

The Pleasant . A R T
O F
Money-catching.

Newly and fully Discover'd.

Being the Second and last part of that very
useful B O O K, Intituled

The Compleat Tradesman.

Comprehending the following pleasant and
NECESSARY HEADS, viz.

- I. How to pay Debts without Money.
- II. How to get a great Estate in a little time.
- III. How many wayes Money may be saved in Diet, Apparel and Recreations; with the pleasant and genteel Humours of the Money-catchers of this Dying Age.
- IV. The Reasons why we should always keep Money in our Pockets, with the new way how to do it.
- V. Directions to all Tradesmen how they may quickly supply themselves with Money enough at all times, when they are in Straights and Necessities.
- VI. Directions how to Travel all *England* over without a Farthing of Money, with a true Account of those that have done it.
- VII. Choice Rules, whosoever speedily follows, will certainly thrive, though they went down the Wind before.
- VIII. An Account of a strange Ship that Sails by Land as well as by Sea, that often Ruins our *English Money-catchers*.
- Lastly, You have the Account and Character of those Persons who will never thrive should they Trade to the dayes of *Methusalem*; with abundance of pleasant as well as useful Heads besides, too many to be mention'd in a Title-page.

Composed by N. H. Author of *The Compleat Tradesman.*

London, Printed for J. Dutton over against the *Sticks-Market*, 1684.



T
M
T
En
ano
vin
pe
se
TH
Ho
ha
at,
say
yon
ons
D
W



TO ALL
TRADERS in General.

Much Respected SIRs,

I Told you in my Epistle to the Compleat
Tradesman, that if that Treatise
might be thought worthy of your kind
Entertainment, I should be encouraged for
another like Enterprize; and finding it to be
kindly received by you, as appears by its
speedy Sale, it hath put me upon Composing
Second Part, which I have (as you here
see, and I hope not improperly) Entituled,
The Pleasant Art of Money-catching, &c.
How useful this Treatise may be in these
hard times, wherein Money is so hard to come
at, I leave to you to judge; only this I shall
say, that this Book and its first part will make
you all (if you follow the excellent Instructi-
ons therein given) both Honest and Compleat
Dealers, and in a little time very Rich and
Wealthy men.

N. H.

A 2

An

An ADVERTISEMENT of two New BOOKS.

THe Compleat Tradesman: Or the Exact Dealers dayly Companion. Instructing him thoroughly in all things absolutely necessary to be known by all those who would thrive in the World, and in the whole Art and Mystery of Trade and Traffick, and will be of constant Use for all Merchants, Wholesale-men, Shop-keepers, Retailers, Young Tradesmen, Country Chapmen, Industrious Women, Traders in petty Villages and all Farmers, and others that goe to Countrey Fairs and Markets; and for all men whatsoever that are of any Trade, or have any considerable Dealings in the World. Composed by N. H. Merchant in the City of London. Price Bound 1 s.

THere is just now publisht a new Book, Entituled, *Dunton's Remains*: Or, the Dying Pastour's Last Legacy to his Friends and Parishioners. Comprehending these following Treatises, viz. I. An Affectionate Discourse upon the Parable of Dives and Lazarus. II. The Penitent Prodigal on his Knees with the Reason and Manner of his Returning home to his Fathers House. III. His Farewell Sermon. IV. Closet Employment. V. A Looking-Glass for our English Ladies: Or, daily Directions for their Dress and Apparel. VI. A Friendly Dialogue between a Moderate Conformist and one of his Parishioners concerning several Points of great Moment. VII. Remarks upon the Bloody Persecution of the Duke of Guise. VIII. The Arraignment, Tryal, and Execution of our Saviour Christ; with his last words upon the Cross. By John Dunton, late Rector of Aston Clutton near Aylsbury in the County of Bucks. And Author of the *House of Weeping*. To this Work is prefixed the Author's Holy Life and Triumphant Death. And at the latter end of it is annext his Funerall Sermon. Illustrated with six Copper Plates. Both Sold by John Dunton at the Black Raven in the Poultney over against the Stocks-Market. 1684. T



THE
PLEASANT
ART
OF
MONEY-CATCHING.

*A full Account who the first Inventers
of Money were:*

Coinage, of what Metal soever it
was made, as it may appear by
Josephus, is very ancient; for
Cain, *Adam's* Son was very greedy in ga-
thering together of Money. *Herodotus*
writeth,
A. 3

writeth, that the *Lydians* first Coyned Silver and Gold to Buy and Sell with; for before the Siege of *Troy*, as witnesseth *Homer*, men used to change Stuff for Stuff. Albeit in the time of *Abraham* there was Money current, for he bought the double Cave to Bury his Wife *Sarah*, of the *Hittite Ephron*, for four hundred Shekels of Silver, which was afore the Siege of *Troy* many years. In *Rome* the first Coyn of Gold was smitten the Five hundred and forty seventh Year of the City. And it was named a *Ducate*, and after it began to be used in many places at sundry times.

Phadon began Silver Coyn in the Isle of *Egina*; it was minted in *Rome* four hundred Eighty four years after the City was builded; the print of it was a Chariot with two Horses, and some with four. *Janus* did cause Brasse to be Coyned with a Face on the one side, and a Ship on the other side, to the intent to gratifie *Saturnus* (which arrived there in a Ship) by setting forth his Memory to their Posterity and Successors. *Servius Tullius* first Coyned Brasse with an Image of a Sheep and an Oxe, as *Plinie* writeth.

A pleasant Description of Money.

Money is the eldest Son and Heir of Fortune, Lord Paramount in every particular Kingdom, the Image and super-
*scription of Cesar, nay, Coin is more pow-
 erful than Cæsar himself :* Witty men have
 many conceited disparagements of it, call-
 ing it now the Excrement of Earth, Metall
 and turn'd up Trump, and the like ; but they
 speak of it in its natural Capacity, where-
 as I cannot call Money better than the
 baggage of Vertue : The *Roman* word is
 better, *Impedimenta* ; for as the Baggage
 is to an Army, so is Money to Vertue ;
 it cannot be spared, nor left behind, but
 it hindreth the March : Yea, and the
 care of it sometimes loseth or disturbeth
 Victory : Of abundance of Money there
 is no real use, except it be in the Di-
 stribution, the rest is but conceit ; so saith
*Solomon, † Where much is, there are many to
 consume it ; and what hath the owner, but
 the sight of it with his eyes ?* The Per-
 sonal Fruition in any Man cannot reach to
 great Riches.

† *Eccles. 5. 11.*

New Directions to all manner of Persons that be in want or streights, how to supply themselves with Money enough at all times; a gallant Invention: Probatum est.

IF a man hath fallen into Poverty or Distress, either by Death of Friends, some accident or other by Sea or Land, Sickness or the like, let him not despair; for, *Paupertas non est vitium*: and since the Common-wealth is like unto an humane Body, consisting of many Members, so useful each to either, as one cannot subsist without the other; as a Prince his Council and Statesmen are as the Head; the Arms, are men of Arms; the Back, the Commonalty; Hands and Feer, are the Countrey and Mechanick Trades, &c. So God hath ordained, that all men should have need one of another, that none might live idly, or want employment: wherefore idleness, as the bane of a Common-wealth hath a Curse attending upon it, it should be cloathed with Rags, it should begg its Bread, &c. A proper young

young man begging of a Gentleman on the way in *Oxfordshire*, the Gentleman chid him, and told him, that a man of his youth and limbs, might be ashamed to begg; whereupon the Beggar said, He was troubled with a bad Disease, of which he was ashamed; the Gentleman giving him two pence, and riding forward, sent his man back to know what his Disease was; the Beggar refusing to tell him, and being threatned to be Cudgelled, he told the Serving-man in plain English, that his Disease was Idleness, by some men called Sloth. I remember I have read in an *Italian* History, of one so idle, that he was fain to have one to help him to stir his Chaps, when he should eat his meat. Now if you would ask me what course he should take, or what he should do that wanteth Money, let him first bethink himself to what Profession or trade of life he hath been formerly brought up; if to none, to what his Genius or Natural disposition stands most affected unto; if he hath a mind to Travel, he shall find Entertainment in the *Netherlands*, who are the best Pay-masters, except the Emperour of *Russia*, and the *Venetians*, (I

mean, for the most means) in Europe. If you list not to follow the Wars, you may find Entertainment among our new Plantations in *America*, as *New-England*, *Virginia*, the *Barbadoes*, *Saint Christophers*, and the rest; where, with a great deal of delight, you may have variety of honest Employments, as Fishing with the Net or Hook, Planting, Gardening, and the like; which, beside your maintenance, you shall find it a great content to your Conscience to be in Action, which God commands us all to be: If you have been ever in a Grammar School you may every where find Children to teach, so many no doubt, as will keep you from starving, and it may be in a Gentlemans house; or if you get Entertainment of any who followeth the Law, or practiseth Physick, you may with diligence and practice prove a Clerk to himself or some Justice of the Peace: by the other you may get the Knowledge and Nature of Herbs and all Forreign Druggs from his Apothecary, and perhaps many good Receipts for Agues, Wounds, and the like: I have known many this way to have proved in a Countrey Town tolerable

ole Physicians, and have grown rich. If being born a Gentleman (as our Gentlemen do) you scorn to do any of these, you may get to be a Gentleman-Usher to some Lady or other, they are not a few that have thrived passing well this way. The times in no Age were so hard as to deny Industry and Ingenuity a livelyhood ; the Souldier may live by the exercise of his Sword, as the Scholar by the exercise of his Pen, and not pretend unto that which he understandeth not : and in a word, rather than be in miserable and pittileis want, let a man undertake any Vocation and labour, always remembering that homely (but true) Distich of old *Tusser's*,

*Think no labour slavery,
That brings in penny savorly.*

And as a necessary rule hereto coincident, let every man endeavour by a dutiful diligence to get a friend, and when he hath found him, (neither are they so easily found in these dayes) with all care to keep him, and to use him as one would do a Chrystal or Venice Glass,

to

to take him up softly, and use him tenderly; or as you would a Sword of excellent temper and mettall, not to hack every Gate, or cut every Staple and Post therewith, but to keep him to defend you in your extreamest danger: False and seeming Friends are infinite, and such be our ordinary Acquaintance, with the Complement of Glad to see you well, how have you done this long time, &c. and with these we meet every day: There is no Torment to the want of Money; it puts a man upon unlawfull and forbidden Actions, and like the Strappado, it often stretcheth him an inch beyond his length: In a word, for a Conclusion, let every one be careful to get and keep Money, know the worth of a Penny; and since we are born, we must live, *Vivions nous*, let us live as well, as merrily as we can in these hardest times, and say every one of us, as Sir Roger Williams, that brave Souldier said to Queen Elizabeth, when he wanted Pay for himself and his Souldiers; *Madam, I tell you true, we will be without Money for no mans Pleasure.*

The

The Misery of want of Money, in regard of Contempt in the World.

WHosoever wanteth Money is ever subject to Contempt and Scorn in the World, let him be furnished with never so good Gifts, either of Body or Mind ; so that most true it is that one saith,

*Nil habet infœlix paupertas durius in se
Quàmquòd ridiculos homines facit —*

Nothing there is more hard in penury,
Than that it makes men so despis'd to be.

The worst property that Poverty hath, it maketh men ridiculous and scorned, but oftentimes of such as are more to be Contemned themselves, in regard either of their Ignorance or vicious living, or useleſs Company : If we do but look back into better and wiser Ages, we shall find Poverty simply in it self, never to have been (as now a-dayes, in this last and worst act of time) esteemed a Vice, and so loathsome

some as many would have it; it having been the badge of Religion and Piety in the Primitive times, since Christ, and of Wisdom and Contempt of the World, among the wisest Philosophers, long before: But, *Tempora mutantur*, the times are changed; and in these times we may say with the Wiseman, *My Son, better it is to dye than be poor*; for now Money is the Worlds God, and the Card which the Devil turns up trump to win the Set withall; for it gives Birth, Beauty, Honour, and Credit, and the most think it conferreth Wisdom to every Possessor. *Pecunia omnia obediunt*, all things obey Money; hence it is so admired, that millions venture both Souls and Bodies for the Possession of it.

But there is a worse effect of Poverty than that, it maketh men dissolute and vicious.

Oh mala paupertas, vitii scelerisque ministra!

O wretched Poverty, a Bawd
To every wickedness and fraud.

Saith *Mantuan*, it wresteth and maketh
crooked

crooked the best natures of all, which were their necessities supplied, they would rather dye than do as they sometimes do, borrow and not be able to pay, to speak untruths, to deceive and sometimes to cheat their own Fathers and Friends. What greater grief can there be to an ingenuous and free Spirit, who sitting at a spurious Table, and thought to be necessitous, and only to come for a Dinner, to be placed at the lowest, to be Carved unto of the worst and first cut, as of boiled Beef, Brawn, and the like; and if the Lady or loose bodied Mistress presents unto him the Meat from her Trencher, then assuredly it is burnt to the Body; if he be Carved out of a Pasty of Venison, it was some part that was bruised in the Carriage, and began to stink; yet for all this he must be Obsequious, endure any Jeer, whisper for his Drink, and rise at the coming in of the Balon and Ewer: to do the which, any generous and true noble spirit had rather (as I am perswaded) dine with my Lord Maiors Hounds in *Finsbury-fields*.

Another misery a-kin to the former, is,
what

what Discourse soever is offered at such Tables, the necessitous man, though he can speak more to the purpose than them all, yet he must give them leave to engross all the talk, and though he knows they tell palpable and gross Lies, speak the absurdest Non-sence that may be, yet must he be silent, and be held all the while for a *Vau-neant*. Let these and the like Examples then be motives unto all to make much of Money, to eat their own Bread in their Houses, and to be beholden as little as may be to any for their Meat; for, *Est Aliena vivere quadræ, miserrimum*, it is most miserable to live on the Trencher of another man.

An

An Account of a new Method that is Proposed for the getting in all manner of Debts, Rents, Annuities, Legacies, and all other Moneys whatsoever ; a thing that will prove of singular Benefit to all manner of Dealers.

WHereas upon observation of the great trouble, expence of Money, loss of time, and other inconveniences, that divers Creditors, Merchants, Tradesmen, Landlords, Executors, Administrators, Legatees, Widows, Orphans, and other Persons, are daily put unto in the Soliciting, Collecting, and getting in their respective Debts, Rents, Annuities, Legacies, and other Summes of Money due unto them ; a Method is contrived for the more speedy and effectual Collecting, and receiving of the same for and in the behalf of the said Creditors or other Persons aforesaid, without trouble to themselves or Servants, or loss of time in the Solicitation, which will be of great ease and

and advantage to all such People in their Negotiations, and of singular benefit to Trade : and whereas for the reducing the said design to practice, the Contrivers and Managers thereof, have erected and opened an Office in *Star Court* over against *St. Peters Church* in *Corrnhil*, where they or their Agents, for whom they will be responsible, shall and do daily attend, to treat and agree with any Person or Persons, concerning the Premises, or any of them, according to a publick Advertisement already given in that behalf.

Now for the further satisfaction and encouragement of all such as shall be willing and desirous to apply themselves to the said Office, to have their said Debts or other Summes of Money Collected ; it is thought fit to give them this brief account of the Security they shall find, and the small charge they shall be put unto in making use thereof, *Viz.*

First, That the said Managers or their Agents will expect no Premium or recompence to be paid unto them by the original Creditor, for or in consideration of their Negotiation in and about the Premises, but by way of Deduction or allowance

lowance thereof to be agreed upon out of so much only of the Debt or Summe of Money claimed, as shall be actually received and brought in thereby, and no more, and if nothing be received, no Premium will be expected.

Secondly, That the Premium expected and to be agreed for, will be more or less, according to the differing circumstances and nature of the Debt or Summe of Money to be Solicited and gotten in; but in all cases so reasonable as will come to less than the expence of time and charges, that most Persons are at in getting in their Debts by any other way.

Thirdly, As to such as shall desire it, and where the Debt or Summe to be gotten is not transient or *Pro hac vice* only, they will agree to Collect their Debts, Reuts, or other Summs, either Annually, Quarterly, Monthly, or Weekly, if occasion be, and to give the like account thereof.

Fourthly, That care will be taken by the said Managers, that as well all claims made in the said Office, of any Debts or Summes of Money due to the Claimer, as all Payments made therein or to any

any their Agents or Collectors thereunto belonging, be duely and exactly entred and registred there; and that as soon as any such Debt or Summe of Money shall be received, notice thereof shall be given immediately to the party concerned, to the end it may be disposed of as he shall direct.

Fifthly, That in the mean time, the Creditor or other Person concerned, shall have a due and faithful account from the Office from time to time, of the Debtors answers upon every demand made, or if he please may resort to the Office for further satisfaction therein, where he shall find Memorandums thereof duely entred.

Sixthly, Where any difficulty or delay shall arise, in the getting any such Debts or Summes of Money, by reason of the present inability of the Debtor, or the like, such new and easie ways of satisfaction are considered of to be propounded and used, as shall be for the better enabling and encouraging the Debtors to comply therewith.

Seventhly, That where the Executors or Administrators, of any Debtor or other person deceased, from whom any
Debt

Debt or Summe of Money was due in his life-time, shall pretend they have not Affets of the Testator, or Intestates in their hands, peculiar Instructions are prepared by the said Managers, to be given to their Officers in such case, how and by what ways and means to find out and discover (as far as possibly it may be) the truth of such pretence, and to give an account thereof to the Creditors or other Person concerned.

Which cannot be well performed by the Persons themselves, or their Servants.

That to this end, and for the better management of the whole Affair, they imploy in their service none but sober and discreet Persons ; who besides the testimony of their good behaviour, have given them good Security for the faithful discharge of their respective trusts ; and therefore the said Managers will be responsible for them to all persons concerned, touching all things they shall do in or about the premises.

That the like Office and Offices they intend speedily to settle in like manner, in other parts and places of the City and Suburbs, for the more easie and ready resort

resort of all People thereunto ; and likewise to erect the like in all Counties throughout the Kingdom ; and to settle a Correspondency in all places in that behalf, of which timely notice shall be given.

For Ordering of Expences.

Riches are for spending, and spending for Honour and good Actions ; therefore *Extraordinary Expence* must be limited by the worth of the occasion : For *Voluntary Undoing* may be as well for a mans *Countrey*, as for the *Kingdom of Heaven* ; but *Ordinary Expence* ought to be limited by a mans *Estate*, and governed with such regard, as it be within his compass, and not subject to deceit and abuse of Servants, and ordered to the best shew, that the Bills may be less than the Estimation abroad. Certainly, if a man will keep but of even hand, his *Ordinary Expences* ought to be but to the half of his Receipts ; and if he think to wax Rich, but to the third part. It is no baseness

baseness for the greatest to descend and look into their own *Estate*: Some forbear it, not upon negligence alone, but doubting to bring themselves into melancholy, in respect they shall find it broken; but Wounds cannot be cured without searching. He that cannot look into his own *Estate* at all, had need both chuse well those whom he employeth, and change them often; for new are more timerous and less subtil: He that can look into his *Estate* but seldom, it becometh him to turn all to certainty: A man had need, if he be plentiful in some kind of *Expence*, to be as saving again in some other; as if he be plentiful in Dyet, to be saving in Apparel; if he be plentiful in the Hall, to be saving in the Stable, and the like: For he that is plentiful in *Expences* of all kinds, will hardly be preserved from decay: In clearing of a mans *Estate*, he may as well hurt himself, in being in ^{the same} too sudden, as in letting it run on too long; for hasty Selling is commonly as disadvantageous as Interest; besides, he that clears at once, will relapse; for finding himself out of streights, he will revert to his Customs; but

but he that cleareth by degrees, induceth a habit of frugality, and gaineth as well upon his Mind as upon his Estate. Certainly, he who hath a State to repair, may not despise small things; and commonly it is less dishonourable to abridge petty Charges, than to stoop to petty Gettings. A man ought warily to begin Charges, which once begun will continue; but in matters that return not, he may be more magnificent.

It is very hard for an open and easie Anature to keep within the compass of his fortune; either shame to be observ'd behind others, or else a vain-glorious itching to out-do them, leaks away all, 'till the vessel be empty or low; so that nothing involves a man to more unhappiness, than an heedless letting go in an imprudence of mispending. It alters quite the frame and temper of the mind. When wants come, he that was profuse, does easily grow rapacious. It is extreme unhappiness to be thus compos'd of Extremes, to be impatient both of plenty and want.

Who they are and the very Persons pointed at, that will never thrive in the World should they live to the days of Methusalem.

SECT. XI.

1. **T**hey will never thrive that observe not Time and Opportunity.
2. They cannot thrive that are not punctual ; that by failing , loose their friends, loose their advantage of Thriving.
3. They cannot thrive , who are of too light, volatile, and wandring minds.
4. They cannot thrive, who are of too narrow, fixed, peremptory and resolute, and slow, and not able to meet with the great variety of Occasions.
5. They cannot thrive, that are too credulous, easie, and hasty.
6. They cannot thrive , that are too anxious, diffident and zealous.
7. They cannot thrive, that are not resolved , and well weighed.
8. They cannot thrive, who take no care of their little Expences.
9. They cannot thrive, who have not an exact Account of their Expences and Incoms.
10. They

cannot thrive, who meddle with more than they are well able to manage, &c. Of this Sort there are abundance in the City of London.

Rules of Thriving, which whosoever follows, shall in a very little time get a vast Estate.

1.

*Fly Idleness, which yet thou canst not fly,
By dressing, mistressing, and complement,
If those take up thy day, the Sun will cry
Against these, for his light only was lent.
God gave thy soul brave wings, put not those
Into a bed to sleep out all ill weathers. (feathers*

-ulov

2.

*—fool not, for all may have,
If they dare try, a glorious life or grave.*

3.

*When thou dost purpose ought within thy power,
Be sure to do it, though it be but small,
Constancy knits the bones, and makes us sturwe,
When wanton pleasures beckon us to thrall:
Who breaks his own Bond, forfeiteth himself,
What nature made a ship, he makes a shelf.*

4.

*Do all things like a man, not sneakingly.
Think the King seeth thee still for his King does,
Simpring is but a lay Hypocrisy:
Give it a corner and the Chi undoes:*

Who

Who fears to do ill, sets himself to task:
Who fears to do well, sure should wear a mask.

5.

Slight those that say, amidst their sickly healths
Thou livest by rule, what doth not so, but man?
Houses are built by rule, and Common-wealths:
Entice the trusty Sun, if that you can
From his Ecliptick line: beckon the Sky,
Who lives by rule then, keeps good Company.

6.

Who keeps no guard upon himself, is slack,
And rots to any thing at the next great thaw:
Man is a shop of Rules, well trusted back:
Whose every Parcel under-writes a Law.
Loose not thy self, nor give thy humours way,
God gave them to thee under lock and key.

7.

Be thrifty, but not covetous, therefore give
Thy need, thine honour, and thy friend his dues
Never was I craper brave man: get to live,
Then live and use it, else it's not true
That thou hast gotten, surely Use alone
Makes Money not a contemptible stone.

8.

Never exceed thy Income; Youth may make
Even with the Year, but Age if it well hit,
Shoots a bow short, and lessens still his State
As the Day lessens, and his Life with it.
Thy Children, Kindred, Friends, upon thee call

26 *The pleasant A. t of*
Before thy Journey fairly part with all.

9.

*By no means run in debt, take thy own measure,
Who cannot live on twenty pound a year,
Cannot on forty, he is a man of pleasure:
A kind of thing that's for it self too dear.
The curious Unthrift makes his cloth too wide,
And spans himself, but would the Taylor chide.*

10.

*Spend not on hopes, they that by pleading cloaths
Do fortunes seek, when worth and service fail,
Would have their tales believed for their oaths,
And are like empty Vessels under sail:
Old Courtiers know this: therefore set out so,
As all the day long thou mayest hold out to go.*

11.

*In Cloths, cheap handsomness doth bear the bell,
Wisdoms a Trimmer-thing than shop ere gave:
Say not then, this with that Lace will do well,
But this with my Discretion will be brave:
Much curiousness is a perpetual woing,
Nothing with labour: folly long a doing.*

12.

*Play not for gain, but sport; who plays for more
Than he can lose with pleasure, stakes his heart,
Perhaps his wives too, and whom she hath bore;
Servants and Churches also play their part,
Only a Herald who that way doth pass,
Finds his crack'd name at length in the
Church-glass.*

13.

13.

If yet thou love Games at so dear a rate,
Learn this that hath old Gamesters dearly cost:
Do'st lose, rise up, do'st win, rise in that state;
Who strive to sit out looking hands are lost:
Game is a civil Gun-powder in peace,
Blowing up Houses with their whole increase.

14.

Wholly abstain or wed: thy bounteous Lord
Allows thee choice of Paths, take no by-ways,
But gladly welcome what he doth afford: (stays,
Not grudging that thy lusts hath bounds and
Continence hath its joy: weigh both, and so
If Rottennesse have more let Heaven go.

15.

(not tame,

Drink not the third glass, which thou canst
When once it is within thee, but before
Mayest rule as thou list, and pour the shame
Which it would pour on thee, upon the floor.
He that is drunken, may his Mother kill,
Be with his Sister: he hath lost the Reins,
Is out-lawed by himself: all kind of ill
Doth with his liquor slide into his veins.
The drunkard forfeits men, and doth divest
All worldly right, save what he hath by beast,
If Reason move not gallantly, quit the Room,
All in a Ship-wrack shift their several way.
Let not a common ruin thee intomb,
Be not a beast in courtesie, but stay

*At the third glass, or forego the place;
Wine above all things doth Gods stamp deface.*

16.

*Lye not: but let thy heart be true to God,
Thy mouth to it, thy actions to them both.
Cowards tell lies, and those that fear the rod,
The stormy working soul spits lies and froth:
Dare to be true, nothing can need a lye,
A fault which needs it most, grows two thereby.*

17.

*Be sweet to all, is thy complexion sowre,
Then keep such company, make them thy allay:
Command thy self in chuse, he lifes war knows,
Whom all his passions follow as he goes.*

18.

*Think not thy fame at every twitch shall break,
By great deeds shew that thou canst little do,
And do them not: that shall thy wisdom be,
And change thy temperance into bravery.*

19.

*Wisdom picks friends, Civility plays the rest,
A toy shunned clearly, passeth with the best.*

20.

*Towards great persons use respective boldness,
That temper givest them theirs, and yet doth take
Nothing from them, in service, care or coldness,
Doth capably thy fortunes mar or make.*

21. Envy

21.

Envy not greatness: for thou makest thereby
Thy self the worse, and so the distance greater.
Be not thine own worm: yet such jealousy
As hurts not others, but may make thee better:
Is a good spar, correct thy passions spight,
Then may the beast draw thee to happy light.

22.

Thy friend put in thy bosome, wear his eyes
Still in thy heart, that he may see what's there.

23.

Yet be not hasty if thou be a Father,
Love is a personal debt I cannot give
My Childrens right; nor ought he take it,
Rather both Friends should die, than hinder
(them to live,
Fathers first enter Bonds to Natures ends,
And are her Sureties, ere they are Friends.

24.

Calmness is a great advantage; he that lets
Another Chase, may warm him at his Fire;
Mark all his Wandrings, and enjoy his Frets,
As cunning Fencers suffer hence to Tire.

25.

Mark what another says; for many are
Full of themselves, and answer their own No-
Take all unto thee then with equal Care, (tion,
Ballance each dram of Reason like a Potion.

26.

Pitch thy Behaviour low, thy Progress high,
So shalt thou Humble, and Magnanimous be.
Sink not in spirit; who aimeth at the Sky,
Shoots higher far than he that means a Tree.

27.

Let thy mind still be bent, still plotting where
And when, and how thy business may be done,
Slackness breeds VVorms; the sure Traveller
Though he alight sometimes, still goeth on.
Active and stirring Spirits live alone,
VVrite on the others, here lives such a one.

28.

Who say I care not, those I give for lost,
And to instruct them, 'twill not quite the cost.

29.

Scorn no mans love, though of a mean degree,
Love is a present for a mighty King.
Much less make any one thine Enemy,
As Guns destroy, so may a little thing.
The cunning VVorkman never doth refuse
The meanest Tool that he may chance to use.

30.

All Forreign Wisdom doth account to this,
To take all that's given; whether VVealth
Or Love, or Language, nothing comes amiss,
A good digestion turneth all to health.
And then as for our fair Behaviour may
Strike off all Scores, none are so clear as they.

31. Affect

31.

Affect in things about thee cleanliness,
That all may gladly board thee as a flower;
Slovens take up their stock of noysomness
Before-hand, and anticipate the last hour:
Let thy mind, sweeteness have its operation,
Upon thy Body, Cloaths, and Habitation.

32.

In Almes regard thy means, and others merit,
Think I leaven a better bargain, than to give
Only the single Market-penny for it,
Join hands with God to make a man to live.

33.

Sum up at Night what thou hast done by day,
And in the Morning, what thou hast to do,
Dress and undress thy Soul: Mark the decay
And growth of it; if with thy Watch that too
Be down, then wind up both; since we shall be
Most surely judged, make thy Accounts agree.

34.

In brief, acquit thee bravely, play the man,
Look not on pleasures as they come, but go,
Defer not the least virtue: Lifes poor span
Make not an Ell by trifling in thy Woe:
If thou do ill, the joy fades not the pains:
If well, the pain doth fade, the joy remains.

A Remarkable Account of the Miserable Lives and Woful Deaths of several Rich Muckworms, &c. Sand's Relat. p. 248. of Rich Antonio.

IN King Henry the 8th. dayes, there was one Mr. Gresham, a Merchant of London, setting Sail homewards from Palermo, where dwelt at that time one Antonio, called the Rich, who had at one time two Kingdoms mortgaged to him by the King of Spain; and being crossed by contrary wind, Mr. Gresham was constrained to Anchor under the Lee of the Island off from Bulo, where was a burning Mountain. Now about the Mid-day, when for a certain space the Mountain forbore to send forth flames, Mr. Gresham, with eight of the Sailors, ascended the Mountain, approaching as near the vent as they durst, where, amongst other noise, they heard a voice cry abroad, saying, *Dispatch, dispatch, the Rich Antonio is a coming*. Terrified herewith, they hastened their return, and the Mountain presently broke out in a flame:

But

But from so dismal a place they made all the haste they could, and desiring to know more of this matter, (the winds still thwarting their course) they returned to *Palmerino*, and forthwith enquiring for *Antonio*, they found that he was dead about the very instant, so near as they could guess, when that voice was heard by them. Mr. *Gresham* at his return to *London*, reported this to the King, and the Mariners (being called before him) confirmed the same. Upon *Gresham* this wrought so deep an impression, that he gave over all his Merchandizing, distributed his Estate, partly to his Kinsfolk, and partly to good Uses, retaining only a Competency for himself; and so spent the rest of his days in solitary Devotion.

Cromerus of a rich Polonian.

A Rich *Polonian* was very Covetous, much given to Rapine and Oppression, who falling sick, and being like to die, was admonished by his Friends to sue to God for mercy; which he refused to do, saying, *That there was no hope of Salvation*

vation for him; no place of Pardon left. No sooner had he spoke this, but immediately there was heard of the standers by most vehement stripes and blows, which appeared manifestly upon the body of this dying Wretch, who presently gave up the ghost, to the great Terror and amazement of all who were present eye-witnesses of his sad and dismal Story.

*Spotswood Hist. of Ch. Scotland, of
the Rich Bishop of Glascow.*

John Cameron Bishop of Glascow, was a very Covetous man, given to Violence and Oppression, especially towards his Poor Tenants and Vassals: but God suffered it not long to go unpunished: for the Night before *Christmas* day, as he lay asleep in his House at *Lockwood* seven Miles from the City of *Glascow*, he heard a voice summoning him to appear before the Tribunal of Chrst, and give an account of his doings: whereupon he awaked, and being greatly terrified, he called to his Servants
to

to bring light, and sit by him: he himself also took a Book in his hand and began to read: but the Voice calling the second time, struck all the Servants to an amazement: the same Voice calling the third time far Louder, and more Fearfully, the Bishop, after a heavy groan, was found dead in his Bed: his Tongue hanging out of his Mouth: A fearful Example of Gods Judgment against the Sin of Covetousness and Oppression.

Strada of the Rich Cardinal Granvell.

Cardinal Granvell (a great favorite of the King of Spain) being placed under the Dutchess of Parma, as a chief-director of all the Affairs in the Low Countries, when he was discharged of his office, and saw all forsaking him: he said that he had long enough waited upon other mens occasions: that a man broken with Continual toyl he could not but wish for rest; and that to one besieged with Petitioners Liberty was not to be refused: especially when he knew
that

that petitioners and Letter-Carriers met like Pitcher-Carriers at a spring which they drain and trouble : That favour at Court had a better face than inside, and that all humane things are found to be far less in our possession then they are fancied in our hope : and that all was vanity and vexation of spirit.

Mr. Latimer of a Rich man.

A Rich man when he lay on his sick bed, was told by one that in all probability he was not a man for this world : as he heard it, what, saith he, must I die ? send for a Physician, wounds, side, heart, must I die ? wounds, side, heart, must I die ? and thus he continued, and nothing could be got from him : but wounds, side, heart, must I die, and go from my Riches ?

Mr. Burroughs speaks of a Rich man who lived near him, who when he heard his sickness was mortal, sends for his Bags of Money and hugged them in his Arms, saying : O must I leave thee, O must I leave thee !

He

Here relates of another, who when he lay upon his sick bed, called for his Bags, and laid a Bag of Gold upon his heart: and after a while bid them take it away, saying *it will not do, it will not do.*

Mr. Rogers tells of one that being near unto Death, clapt a Twenty shilling Piece of Gold in his Mouth, saying: *Some Wiser than some, I will take this along with me howsoever.*

A Full Account of the *Lombard Office* or *Bank of Credit*, that is newly set up in *London*, for the General Promotion of Trade, by way of *Question* and *Answer*.

Quest. 1. *What is the Bank of Credit?*

Ans. It is a Fund of Goods, and Assurances of Lands, Tenements and Hereditaments deposited for the raising of Credit thereupon, under the greatest security, as to the Constitution, and Persons imployed in the Management of it, that can be devised; upon which Fund the Depositor is furnished with *Bank-Bills* of Credit (hereafter explained) for supply of his Occasions, which will be as useful as Money to him.

Q. 2. *How will the Bank of Credit be useful this way?*

A. Every

A. Every Person who hath any Goods, which he hath no ready Chapman for, or would keep for a better Market, may, upon depositing the same in the Storehouses belonging to the Bank, raise a Credit equivalent to Ready-money, for the answering his Occasions, to about *two thirds* or *three fourths* of the value of them, for what time he shall propose, the Trustees hereafter mentioned agree, and the nature of the Deposit shall reasonably admit, not exceeding twelve months, paying for the use of so much Credit as he shall take thereupon after the rate of four pounds per Cent. per *Annum* in England, and six pounds per Cent. per *Annum* in Ireland: and for Warehouse-room, &c. not exceeding two per Cent. per *Annum*, for Goods, Wares, and Merchandizes, according to the appraised value of them, unless where they are very bulky, and in such Cases, such other moderate proportions as shall be to the reasonable satisfaction of the Parties concerned. In like manner, every Person who hath an Interest in any Lands, Tenements, or Hereditaments, Leases, or Annuities for years; or who will deposit any Bullion, Plate, or Jewels, may also raise such Credit thereupon, at four pounds per Cent. per *Annum* in England, and

and six pound *per Cent. per Annum* in Ireland, without any other Charge.

The Goods deposited may, upon a new Contract, be continued for such longer time as the said *Trustees* and *Appraisers* shall judge the nature of them will admit: the Depositor desiring the same, and clearing of the *Interest* and *Charges* to that time.

Such Persons may on this Credit purchase other Goods or Lands, where he hath a Prospect of another good bargain, and in like manner deposit or ingage them, and receive like proportion of other Credit, wherewith to carry on his present Trade, or answer his other Occasions, and consequently enlarge his Trade and Estate for more than three times his Principal, as effectually as with so much ready Cash.

And for the Accommodation and Incouragement of all that shall deal with this *Bank*, and the promoting and furthering the Sale of the Goods therein deposited, there will from time to time be Lists printed, of all such Goods as the Depositors thereof shall desire to be published, and sold there, without mentioning the Names of the Owners or Depositors; and also known and sworn Brokers, attending for the Sale thereof.

Q. 3. Who will furnish me with such Goods on such Credit ?

A. At the *Bank* may be seen Alphabetical Lists of the Names and Habitations of Persons of all sorts of Trades, who will accept of the *Bank-Bills* of Credit upon equal terms with Money, in the usual way of Trade and common Dealing; so that if some should refuse their Customers on the said terms, these and others, understanding the advantage of ready Payments, beyond what can be made by selling for time upon uncertain trust, will imbrace and incourage them by better usage than they have formerly had.

Q. 4. How must I make over my Goods in Order to the raising this Credit ?

A. You must perfect a Bill of Sale of the said Goods under your Hand and Seal, which will be taken by the said Trustees, Persons of known Integrity and Ability, who will be daily attending at their respective *Bank-houses*, or *Offices*, in order to the receiving of them into the Stores of the *Bank*, and who will take care that the *Appraisers* set such value on them as shall be indifferent between the *Bank* and the *Depositor*; as also that the *Store-keepers* so place them, as you may, every working-day have

have a view of them, and shew them to your Chapmen, in order to their Sale, with as much freedom as if they were in your own Ware-Houses, and probably may sooner find a Chapman by the help of the Bank-Officers and Brokers aforesaid, and concourse of People to the Bank-houses.

Q. 5. What shall I have to shew for my Goods, and for my Security, that they shall be Re-delivered to me at the time appointed, upon discharge of the Credit taken upon them?

A. You shall have a Certificate under the Seal of the Company delivered you, by the said Trustees of the Bank-houses, where your Goods are deposited, which shall be in the nature of a Defeazance of your Bill of Sale made thereof, wherein it is testified by the said Trustees, and Store-keepers, that they have received your Goods, or other Security of the value mentioned in your Bill of Sale, into the Bank; and wherein the said Company agreeth, that upon the payment of the value of the Credit you take upon them, with such Interest for the said value, and moderate allowance for Ware-house, Room, &c. the said Goods shall be Re-delivered to you, your Executors, Administrators or Assigns; and that in case you shall

shall not redeem them by the day appointed, they shall as soon as conveniently may, be sold openly by *Inch of Candle*; or otherwise for the best Market Price that can be then gotten for them, and the *Overplus* paid to you, your *Executors*, *Administrators* or *Assigns*; unless you shall contract with them for continuing your *Fund*, or any part of it for further time. You have also *Bank-bills of Credit* given you upon the Goods delivered.

Q. 6. *What is it you call Bank-Bills of Credit?*

A. Printed Bills indented, so contrived, and under so many Examens, Attestations, and private Characters, as also the indented Counterparts of them, and whatsoever relates to them in such Custodies, until their issuing forth, as it is morally impossible they should be counterfeited, so as any receiver of them should be deceived, who will but satisfy himself from what hand they are tendered unto him: which said Bills are perfected under the Seal of the *Company*, and bind the said *Bank and Company* for the value received, and remaining in the said *Bank*, to accept the same in any payment in,

in, or to the said *Bank* for the Sum in such *Bills* mentioned; and are attested to be so perfected, by the *Treasurers*, or one of them, as also by the *Comptroller* and *Indenture* of the said *Bills*; besides which the said *Trustees*, or two of them, and the *Store-keeper* belonging to the respective *Bank-houses*, out of which the said *Bills* shall be first issued, do also testify that the value of the said *Bills* is in the *Bank*; all which *Officers* are upon their Oaths, and give good Security for the honest discharge of their respective Employments: so that no person can hope to make tender of a false or counterfeit *Bill*, or one unduely come to his hands, without being detected; in which respect these *Bills* are better than the *Species* of *Gold* and *Silver*; for that if you receive counterfeit *Gold* or *Silver*, it hath no certain mark, by which the Payer of it can be ordinarily detected; besides, they carry with them the Advantage of saving Charges in carrying, & time in telling and re-telling Money in Payments, and of easier and safer travelling with them; nor can any of these *Bills* be fraudulently issued out of the Office it self, for they are all Printed in the *Bank-house*, on Paper made on purpose, different in size, shape, and make, from all other sorts of paper, and as well

well after Printed, as before, remains uncut, and always in safe Custody, under three Locks and Keys kept by the *Treasurers*, *Seal-keeper*, and *Composer* of the said Bills.

Q. 7. I have occasion for Money in Specie, How shall I be supplied?

A. Though the *Bank* doth only undertake to accept their Bills in Payments to be made unto the *Bank* (which they will do more willing than Money in *Specie*) taking after the rate of one *per Cent. per Annum* less, on return of their *Bills*, than on payment of Money; yet if any should be desirous to change his Bills into Money, he may be directed at the *Office* how to be supplied.

Q. 8. We have had experience of trusting our Estates in Bankers hands, how shall we be secured against the like from this Bank?

A. You trusted them with Money upon their own or Servants Notes, apprehending them to be Men of Estates to answer the *Credit* you gave them; and they traded with your Money beyond the Seas,

and

and otherwise on their own Accounts, by means whereof they miscarried.

Now such is the Constitution of this *Bank*, that none can wrong it, or the *Depositors*; for the *Officers* that give out these *Bills* are all on their *Oaths*, and give great Security to deliver out no *Bills of Credit*, but upon such *Fund of Goods*, or real *Estates*, to the value aforesaid, as always remains untouched, till *Bank Bills of Credit*, or other *Fund* be brought in the room of it; all which remaining lockt up in *Treasuries* and *Store-houses*, the *Keys* whereof are in the Hands and Custody of the chief Governours, their *Treasurers* and *Trustees*, *Store-keepers* and others: It cannot but be acknowledg'd by every one, that they are in safer Custody than in his own House, where his Servants, or (which is also very ordinary) his *Wine-Cooper*, *Porter*, or other mean Persons, hath, or can come at the *Keys* of his *Ware-houses*, or *Cellars*; especially if it be considered, that they are constantly watched, both Night and Day, by Persons appointed for that purpose, to prevent Imbezements, Diminutions, or Casualties that may happen.

The

The *Interest* of the Persons chiefly intrusted in this *Bank*, consists in preserving their *Credit*, which upon their first attempt of any fraudulent Practices, or giving out of any *Bills* but upon such *Fund*, as is afor-ementioned, will irreparably be lost.

And now all men who are desirous to increase their Trades, by the *Credit* of this *Bank*, or stand in need thereof, may know where they may be supplied with such *Credit* upon the Depositing of any Goods, Wares, or Merchandizes, the Governours and Undertakers of the said *Bank*, whose Names are, Sir *Edward Abney*, Sir *John Lawrence*, Sir *Benjamin Newland*, Sir *Henry Johnson*, *George Pitt* Esq; and several others considerable for Reputation and Estates, do hereby signifie that their *Trustees*, *Appraisers*, *Store-keepers*, and other Officers, shall daily attend at the Places appointed, from time to time.

The Common and Ordinary causes why men are poor and want Money.

THere must, by the Divine providence in the Body of a Commonwealth, be as well poor as rich, even as an humane body cannot subsist without hands and feet to labour, and walk about to provide for the other members, the rich being the belly, which devour all, yet do no part of the work: but the cause of every mans poverty is not one and the same. Some are poor by condition, and content with their calling; neither seek nor can work themselves into better fortune; yet God raiseth up as by miracle, the Children and posterity of these, often times to possess the most eminent places either in Church or Commonwealth, as to become Arch-Bishops, Bishops, Judges, Commanders, Generals in the field, Secretaries

cretaries of State, States-men, and
the like, so that it proveth not ever
true which *Martial* saith,

Pauper eris semper, si pauperes
Æmiliane.

If poor thou beest, poor thou
shalt ever be,
Æmilianus, I assure thee.

Of this condition are the greatest
number in every Kingdom; others
there are, who have possessed great
estates, but those estates (as I have
seen and known it in some families
and not far from the City) have
not thrived or continued, as gotten
by oppression, deceit, usury, and
the like, which commonly lasted
not to the third generation, accord-
ing to the old saying.

*De male quasitis vix gaudet tertius
hares.*

The Grand-child feldom is the
Heir
Of goods that evil gotten are.

Others come to want and misery,
and spend their fair estates in ways
of vitious living, as upon drink and
women; for *Bacchus* and *Venus* are
inseperable companions, and he that
is familiar with the one, is ^{rarely} never a
stranger to the other.

*Uno namque modo, Vina Venusque
nocent.*

In one same way, manner, and end,
Both Wine and Women do offend.

Some again live in perpetual want,
As being naturally wholly given to
idleness, these are the Drones of a

Common-wealth, who deserve not to live, *Qui non laborat, non manducet.* He that laboureth not, must not eat. *Labour night and day, rather than be burthensome*, saith the Apostle Paul: Both Country, and City swarm with these kind of people. *The Diligent hand* (saith Solomon) *shall make rich, but the Sluggard shall have scarcity of Bread.* I remember, when I was in the Low Countries, there were three Soldiers, a Dutchman, a Scot, and an Englishman, for their misdemeanors condemned to be hanged: yet their lives were beg'd by three several men, one a Bricklayer, that he might help him to make bricks and carry them to the Walls; the other was a Brewer of Delft, who beg'd his money to fetch water, and do other work in the Brew-house; now the third was a Gardiner, and desired the third man to help him to work in & draw an Ho

Hop-garden : The first two accepted their offers thankfully, this last, the *Englishman*, told his Master in plain terms, his friends never brought him up to gather Hops, but desired to be hanged first, and so he was.

Others having had great and fair estates left unto them by friends, and who never knew the pain and care in getting them, have, as one said truly, galloped through them in a very short time : these are such of whom *Solomon* speaketh, *who having Riches have not the hearts* (or rather the wit) *to use them* : these men most aptly are compared to the Willow-tree, which is called in Latin, *Fru-gi perda*, or Loose-fruit, because the palms of the Willow-tree are no sooner ripe, but blown away with the wind. I remember, in *Queen Elizabeths* time, a wealthy Citizen of *London* left his Son a mighty estate in money ; who imagining, he should

Never be able to spend it, would usually make Ducks and Drakes in the *Thames* with twelve pences, as Boys are wont with Tile-sheards, and Oyfter-shells, and in the end grew to that extreame want, that he was fain to beg or borrow six pence, having many times no more shoes than feet; and sometimes, more feet than shoes, as the beggar said in the Comedy.

Many also there are, who having been born to fair Estates have quite undone themselves by marriage, and that after a twofold manner; first by matching themselves without advice of parents or friends in heat of Youth, unto proud foolish, and light Houfswives, or such perfect Linguists, that one were better have his diet in Hell, than his dinner at home: And this is the reason, so many of their Husbands travel beyond the Seas, or at home go from Town to Town the

Town, from Tavern to Tavern, to look for company ; and in a word to spend any thing , to live any where, save at home in their own houses.

Others there are again , who match themselves for a little handsomness , and eye pleasing beauty, unto every mean and poor kindred, and some times drawn in hereto by broken knaves, necessitous parents, who are glad to meet with such that they might serve them as props to uphold their decaying, and ruinous families ; and these poor silly young Birds, are commonly caught up before they be flidge, and pulled bare before ever they knew they had feathers ; for their fathers in Law, or some near of kin , as soon as they have seen one and twenty, have so belimed them in bands that they shall hardly as long as they live, be able to fly over ten acres of that land their Friends left them. C 4 A

A Knight of eight or ten thousand pounds Land by the year, doted upon a poor Ale-wives Daughter, and made her a Lady : It cannot be denied, but Women of the meanest condition, may make good Wives, since *Paupertas non est vitium*, poverty is no vice ; but herein is the danger, that when their Husbands in a short time, having, as it were, taken a surfeit of their beauties, and finding their error, they begin (as I have known many) to contemn them, and fly abroad, dote upon others, and devise all they can (being grown desperate) to give or sell all that they have : besides such poor ones oftentimes prove so impious and proud, as that they make no conscience to abuse, insult over, and make silly fools of their Husbands, as by letting and disposing of his Land, gathering up his rents, putting away and entertaining vvhat servants they

they list ; to verify that old Verse,

*Asperius dihil est humili, cum surgit
in altum.*

Ther's nothing mote perverse and
proud than she,
Who is to Wealth advanc'd from
beggery.

An Italian Earl, about *Naples* of
an hundred thousand crowns by the
year, married a common Laun-
dress : whereupon the old *Pasquin*
(an Image of Stone in *Rome*) the
next *Sunday* morning, or shortly
after, had a foul and most filthy shirt
put upon his back, and this tart
Libel beneath ; *Pasquin how now ?
a foul shirt upon a Sunday ?* The Re-
pосто or answer in *Pasquins* behalf
was ; *I cannot help it my Laundress is
made a Countess.* Besides another in-
conveniency is, that besides the call-
ing of his Wit and Judgment into

question, he draws unto him so many leaches, and down-drawers upon his Estate, as his Wife had necessitous friends and kindred; but they that thus marry are commonly such young men, as are left to themselves, their parents, overseers, or faithfullest friends being either dead or far from them.

Others not affecting marriage at all, live (as they say) upon the Commons, to whom it is death, to be put into the Several; but spend that they have altogether in irregular courses of life, as in change of Houses and Lodgings, entertainment of new acquaintance making great feasts in Taverns Invitations, and meetings of their (common) Mistresses, Coach-hire, cloaths in fashion and the like besides the hanging on and intrusion of some necessitous parasites, of whom they shall find, as much use as of water in their boots.

There

There are other again of overgood free natures and dispositions, who are easily fetch'd and drawn in by decayed & crafty knaves (I call them no better) to enter into Bonds, and to pass their words for their old debts and engagements; and this they are wrought to do in Taverns, in their cups and merriment, at Ordinaries, & the like places. I would have in the fairest Room of one of these houses the Emblem of a gallant young heir, creeping in at the great end of a hunters horn, with ease, but cruelly pincht at the coming forth at the small end, a fool standing not far off, laughing at him: And these be those fools who will be so easily bound, and pass their words in their drink.

Facilis descensus Averni, Sed revocare gradum,——

'Tis easy into Hell to Fall,
But to come back from thence is
all.

It

It is easy slipping in, but the return and getting out, full of difficulty.

Infinite also are the casualties that are incident to the life of man, whereby he may fall into Poverty, as misfortune by Fire, loss at Sea, Robbery and Theft on Land, Wounds, Lame-ness, Sicknes, &c.

Many run out of great Estates, and have undone themselves by over-sump-tuous building, above and beyond their means and Estates.

Others have been undone by careless and thriftless servants, such as waste and consume their Masters goods, nei-ther saving nor mending what is amiss but whatsoever they are intrusted with-
all, they suffer to be spoil'd and run to ruine. For, Qui modica spernit, paulatim defluit: He that despiseth small things, falls by little and little, saith the Wiseman.

Some

Some (yea a great many) have brought themselves to beggery by play and gaming, as never lying out of Ordinaries, and Dicing-houses : which places, like Quicklands, so suddenly sink and swallow them, that hardly you shall ever see their heads appear any more.

Others (and great ones too) affect unprofitable, yea, and impossible inventions and practises, as the Philosophers Stone, the Adamantine Alphabet, the Discovery of that new World in the Moon, by those new devised perspective Glasses (far excelling, they say, those of *Galileus*) sundry kinds of useles Wilde-fire, Water-works, Extractions, Destillations, and the like.

If any would be taught the true use of money, let him travel into *Italy*, for the Italian (the Florentine especially) is able to teach all the world

world thrift. For, *Italy* being divided into many Principallities and Provinces, and all fertile, the inhabitants are many, (and by reason of often differences amongst them, apt to take up arms) the people are subject to taxes and impositions ; as in *Florence*, the Duke hath a Custom at the Gates, even out of herbs, that are brought for Sallets and Broths into the City.

The Character of those that want Money drawn to the life.

HE that wanteth Money, is for the most part extreamly melancholique, in every company or alone by himself, especially if the weather be foul, rainy, or cloudy, talk to him of what you will, he will hardly give you the hearing, ask him any questions, he answers you with monasyllables, as *Tarleton* did

did one one who out-eat him at an Ordinary, as *Yes, No, That, Thanks, True, &c.* That Rhetorical passage of *Status translavitus*, The State translative, is of great use with him : when he lays the cause of his want upon others, as protesting this great Lord, that Lady or kinsman owes him money, but not a deniere that he can get : he swears, he murmurs against the *French*, and other strangers, who convey such sums of money out of the land ; besides our leather hides, under the colour of Calveskins, with that he shews you his Boots out at the heels, and wanting mending ; he walks with his arms folded, his belt without a Sword or Rapier, that perhaps being somewhere in trouble ; an Hat without a band, hanging over his eyes, onely it wears a weather-beaten Fancy, for Fashion sake : he cannot stand still, but like one of the
Tower

Tower wild Beasts, is still walking from one end of his Room to another, humming out some new Northern tune or other ; if he meets with five or ten peices, happily conferred upon him by the beneficence of some noble friend or other, he is become a new man, and so overjoyed with his fortune, that not one Drop of small drink will down with him all that day.

How many ways Money now a days, may be saved in Diet, Apparel, Recreation and the like, which is by most spent foolishly, impertinently and unwisely.

AS there are infinite ways and occasions of spending and laying out money, which were superfluous here to recount whereof some may be well omitted, but others not, except we would want meat, drink, and

and our apparel, with other external necessities, as horses armour, books, and the like; in a word, whatsoever may conduce to our profit or honest pleasure: yet in husbanding our money in all these, there is a great deal of caution and discretion to be used. For most true it is, that of all Nations in *Europe*, our *English* are the most profuse and careless in the way of Expence: go into other Countries (especially *Italy*) the greatest *Magnifico* in *Venice*, will think it no disgrace to his *Magnificenza* to go to Market, to choose and buy his own meat, what him best liketh: But we in *England* scorn to do either, surfeiting indeed of our plenty, whereof other Countries fall far short. Infomuch, as I am persuaded, That our City of London, of it self alone, eateth more good Beef and Mutton in one month, than all Spain, Italy, and a part of France, in a whole year.

year. If we have a mind to dine at a Tavern, we bespeak a dinner at all adventure, never demanding or knowing the price thereof till it be eaten : After dinner, there is a certain sawce brought up by the drawer called a *Reckoning*, in a Bill as long as a *Brokers Inventory*, I have known by experience, in some Taverns, sometime of at least twice, and sometime thrice as much as the meat & dressing hath been worth : No question but a fair and an honest gain is to be allowed, in regard of house rents, linnen, attendance of servants, and the like ; there are without doubt very many Taverns very honest and reasonable, and the use of them is necessary : For if a man meet with a friend or acquaintance in the street, whither should they go, having no friends house near to go into, especially in any rainy or foul weather, but to a Tavern ?
Where

Where for the expence of a Pint or Quart of Wine, they may have a dry house, and room to confer or write to any friend about business, but to have in a bill 8. s. brought up for an ordinary Capon (as my Lord of Northampton's Gentlemen had at Greenwich in King James his time) seven or eight shilling for a pair of foals, four shillings for a dozen of Larks, would make a *Florentine* run out of his wits: In which respect, you may observe, *That if our Gallants would be wise, they might save a considerable sum of Money in the year.* Besides, in your own private House or Chamber, a dish or two, and a good stomach for the sawce, shall give you more content, continue your health, and keep your body in better plight, than variety of many dishes: This pleased ever the healthy and happy; *Cui splendet in mensa tenui Salinum*: Meaning, by the small

small and poor Salt-seller, a slender and a frugal dyet. Curiusthat noble Roman, a man of marvelous Honesty, Temperance and Valour (who overcame the Samnites and Pyrrhus himself) when the Ambassadors of the Samnites brought him a vast sum of Gold, they found him sitting by the fire, and boiling of Turnips for his dinner, with an earthen dish in his lap, at which time he gave them this Answer, I had rather eat in this dish and command over them that have Gold, then be rich my self. A while after being accused for deceiving the State of money, which he had gotten in his Conquests, and kept to himself, he took a solemn Oath, That he saved no more of all he got, but that one Tree'n or wooden Barrel, which he had there by him. Marvellous were the Temperance of the Romans in their dyet, as also of the Turks at this day, the Italians and Spaniards: But it is in them natural,

not

not habitual, and by consequence no virtue, as themselves would have it. For the Inhabitants of hot Countries, have not their digestion so strong, as those under cold Climates, whose bodies by an Antiperistasis, or surrounding of the cold, have the natural heat repelled and kept within them. Which is the reason that the Northern Nations are of all others, the greatest Eaters and Drinkers; and those, the French say, we of England have the best stomachs, and are the greatest Trenchermen of the world, Les Anglois sont les plus gros mangeurs, de tout la monde: But they are deceived; those of Denmark and Norway exceed us, and the Russians them. I confess we have had, and have yet, some remarkable Eaters amongst us, who for a wager would have eaten with the best of them, as Wolmer of Winsor, and not long since Wood of Kent, who eat up at one dinner, fourteen green Geese, equal to the old ones

QUT in

in bigness, with sawce of Gooseberries, according as I heard it affirmed to my Lord Richard Earl of Dorset, at a dinner time at his house at Knowl in Kent, by one of his Gentlemen who was an eye witness to the same.

But the truth is, That those men live the longest and are commonly in perfect health, who content themselves with the least and simplest meat, which not only saves the purse, but preserves the body, as we see in Lancashire, Shropshire, Cheshire, Yorkshire, and other Counties which are remote from the City; and it is Mr. Cambdens Observation in his *Britannia*, *Ut diutius vivant qui vescuntur Lacticiis.* they commonly are long liv'd, who live by whitemeats, as milk, butter, cheese, curds and the like. For, *Multa fercula multos morbos gignere,* was truly said of St. Jerome, as being apt by their sundry and opposite qualities to breed much corrup.

ruption. How healthful are Scholars in our Universities, whose Commons are no more than needs must? Neither would I have any man *starve himself to save his Purse*, as an Userer confessed upon his death-bed, how he was indebted 200*l.* to his Belly, for Breakfasts, Dinners and Suppers, which he had defrauded it of in Term-times at *London*, and in other places, employing his money to other purposes.

Another rich Userer, who made it his custom every Term, to travel to *London* on foot, ragged cloaths, and who sometimes did beg of the Theives themselves, was so well known, that at last they took notice of him, and examining his pockets, found but little Silver, but a great black pudding, in one end whereof his Gold was. The Userer pleading hunger, desired the theives for Gods sake to give him half of it back again,

gain, which being granted, and the Usurer finding it to be the wrong end, he desired them to give him some of the fat in the other end to his lean: No, you Rogue, said the Theives, you have had your Cut already; you shall not have a crumb more.

Money may well be saved, in Travel or in Town; if Three or Four shall joyn their purses, and provide their dyet at the Best hand, it is no shame so to do.

I have known also some who have been very skilful in dressing their own dyet. *Homer* tells us, that *Achilles* could play the Cook excellently well: And I believe, it were not amiss for our *English* Travelers so to do in Foreign Counties, for many reasons I have known.

*How to Travail all England over
without a Farthing of Money, with
an Account of those that have tried
the Experiment.*

HE that undertakes this strange Journey, laies his first plot how to be turned into a *brave Man*, which he finds can be done by none better than by a trusty *Taylor*; working therefore hard with him till his Suit be granted out of the City, being mounted on a good Gelding, he rides upon his own bare Credit, not caring whether he travail to meet the Son at his rising or at his going down: He knows his Kitching smokes in every Countrey, and his Tale is covered in every Shire; for when he comes within a mile of a Town, where he means to catch Quails, setting Spurs to his Horse, away he gallops with his Cloak off (for in these beginnings of Towns he goes not armed with any) his Hat thrust into his Hose, if it were lost, and only an empty pair of Hangers by his side, to shew
D that

that he had been disarmed. And you must note, that this Hot-spur does never set upon any places but only such where he knows (by intelligence) there are store of Gentlemen, or wealthy Farmers at the least. Amongst whom, when he is come, he tells with distracted looks, and a voice almost breathless, how many Villains set upon him, what Gold and Silver they took from him, what Woods they are fled into, from what part of *England* he is come, to what place he is going, how far he is from home, how far from his journey's end, or from any Gentleman of his acquaintance, and so lively personates the lying Greek *Symon*, in telling a lamentable Tale, that the mad *Trojan* King (the Gentlemen of the Town, believing him, and the rather because he carries the shape of an honest man in shew, and of a Gentleman in his Apparel) are liberal of their Purcses, lending him money to bear him on his journey, to pay which he offers either his Bill or Bond (naming his Lodging in *London*) or gives his word, as he is a Gentleman which they rather take, knowing the like misfortune may be theirs at any time.

And

And thus with the Feathers of other Birds, is this Monster stuck, making wings of sundry fashions, with which he thus basely flies over a whole Kingdom. Thus doth he ride from Town to Town, from City to City, as if he were a Landlord in every Shire, and that he were to gather Rents up of none but Gentlemen.

There is a Twin-brother to this False-galloper, and he cheats *Inn-keepers* only, or their Tapsters, by learning first what Countreymen they are, and of what Kindred: and then bringing counterfeit Letters of commendations from such an Uncle, or such a Couzen; (wherein is requested that the Bearer thereof may be used kindly.) he lies in the Inn till he have fetcht over the Master or servant for some money, to draw whom to him, he hath many hooks, and when they hang fast enough by the gills, under water our *Shark* dives, and is never seen again to swim in that River.

Upon this Scaffold also might be mounted a number of *Quack-salving Empericks*, who arriving in some Countrey Town, clap up their terrible Bills, in the Market-place, and filling the Paper with

D 2

such

such horrible names of Diseases, as if every Disease were a Devil, and that they could conjure them out of any Town at their pleasure. Yet these beggarly *Mountebanks* are meer Couzeners, and have not so much skill as Horse-leeches. The poor people not giving money to them to be cured of any infirmities, but rather with their money buying worse infirmities of them.

Upon the same Post, do certain stragling *Scribbling Writers*, deserve to have both their names and themselves hung up, instead of those fair Tables which they hang up in Towns, as gay Pictures to entice Schollarsto them: the Tables are written with sundry kinds of hands, but not one finger of those hands (not one Letter there) drops from the Pen of such a false wandring Scribe. He buyes other mens cunning, good, cheap in *London*, and sells it dear in the Countrey. These Swallows brag of no quality in them, so much as of swiftness. In four and twenty Hours, they will work four and twenty wonders, and promise to teach those, that know no more what belongs to an *A.* than an *Ass*, to be able (in that narrow compass) to write as fair, and as fast as a Countrey

trey Vicar, who commonly reads all the Towns Letters.

But wherefore do these counterfeit Masters of that noble *Science of Writing*, keep such a flourishing with the borrowed Weapons of other mens Pens, only for this, to get half the Birds (which they strive to catch) into their hands, that is to say, to be paid half the money, which is agreed upon for the Schollar, and his Nest being half fill'd with such Goldfinches, he never staies till the rest be fledg, but suffers him that comes next, to beat the Bush for the other half. At this Career, the Rider that set out last from *Smithfield*, stopp'd: and alighting from *Pacolet*, (the Horse that carried him) his next Journey was made on foot.

The Reasons why we can't allways keep Money in our Pockets, the way how to do it.

THE Ambassador of Mulley Hamet Sheck King of Morocco, when he was in England about four or five years since, said on a time sitting at dinner at his House at Woodstreet, he thought verily that *Algiers* was four times as rich as *London*: An English Merchant replied, that he thought not so, but that *London* was far richer than that, and for plenty *London* might compare with *Jerusalem* in the peaceful daies of *Solomon*. For my part I believed neither, especially the Merchant; for in the time of *Solomon*, Silver was as plentiful in *Jerusalem*, as stones in the street; but with us stones are in far more abundance when in every street in *London*, you may walk over five thousand Loaders you will find a single penny. Again the general complaint and murmur throughout the Kingdome, of the scarcity and want of money argues, that we fall far short of that plenty, which the Merchant imagined.

And

And one time I began to bethink my self, and to look into the causes of our want, and this general scarcity, and I found them manifold. First, some men who by their wits or industry (or both) have scrued and wounded themselves into vast Estates, and gathered thousands, like the Griffons of *Bactria*, when they have met with a Gold Mine, so brood over, and watch it day and night, that it is impossible for Charity to be regarded, Virtue rewarded, or necessity relieved: and this we know to have been the ruine, not only of such private persons themselves; but of whole Estates and Kingdoms. That I may instance one for many, *Constantinople* was taken by the Turk, when the Citizens abounding with Wealth and Money, would not part with a penny in the common necessity; no, not for the repair of their battered Walls, or the levying of Soldiers to defend them.

Another sort doat upon the stamp of their money, and the bright lustre of their Gold, and rather than they'll suffer it to see the light will hide it in old Walls, thacht or Tiles of their Houses, Tree-roots, and such places; as, not many years since, at *Wainflet* in *Lincolnshire*, there was found

in digging of a back-side to sow Hemp in, an old rusty Helmet of Iron, rammed in full of pieces of Gold, with the Picture and Arms of King *Henry* the first; and Money thus hid, the Owners seldom or never meet with all again, being many times prevented by suddain Death, lost by casualty or their forgetfulness.

Monsieur Gaulart, a great man of *France* (though none of the wisest) in the Times of the Civil Wars buried some two thousand Crowns a mile or two from his House, in an open fallow field; and that he might know the place again, took his mark from the Spire of a Steeple that was right against the place: The Wars being ended, he came with a Friend of his as near the place, as he could guess, to look for his money; which he not finding, and wondring what the reason should be, after (in the circumference) he had gone about the Steeple (being right against it, which way soever he went, quoth he to his Friend, is there no cheating Knave (think you) in the Steeple that turns it about, intending to cheat me of my money, imagining that it went round, and himself stood still.

About

About thirty and five years since, not far from *Dunstable*, many pieces of Silver were taken up, which the Plow had thrown, upon the edg of the Furrow : Being examined, they were found to be Silver, with the impression of *Cesar* on them. Mr. *John Selden* much valued them for their Antiquity ; some of them having been stamped (as he said) for above nine hundred, and some a thousand years. It is conceived many great sums of Money are still under Ground, which were buried there, during the heat of the late unnatural Wars

Indeed much Money and Treasure in former Times, as of the Invasions of the *Saxons*, *Danes* and *Normans* here with us, and of others in other places, hath been this way bestowed ; and for this reason, in such troublesome Times become scarce for whole Ages after : But this is no cause of want of Money in our Times, wherein it is true we have little Money to hide, yet there are not wanting among us ; those *Monedula*, or Money-hiding-Daws, who repine and envy, that either King or Country should be one Penny better (yea even in the greatest extremity) for what they have conveyed into

their holes. And most true it is, that Money so heaped up in Chests and odd Corners, is like (as one saith) unto Dung, which while it lieth upon an heap doth no good, but dispersed and cast abroad, make Fields fruitful. Hence *Aristotle* concludeth, that the prodigal man is more beneficial to, and deserveth better of his Country than the covetous Miser; every Trade and Vocation fareth the better for him; as the *Taylor*, *Haberdasher*, *Vintner*, *Shoe-maker*, *Sempster*, *Hostler*, and the like.

The covetous Person is acquainted with none of these; for instead of Sattin, he suits himself with Sackin, he trembles as he passeth by a Tavern-door, to hear a reckoning of eight shillings sent up into the half Moon, for Wine, Oysters and Faggots? for his own natural Drink (you must know) is between that the Frogs drink, and a kind of pitiful small Bear, too bad to be drunk, and somewhat too good to drive a Watermil: The *Haberdasher* gets a little by him, as he did by an old acquaintance of mine, by *Linne* in *Norfolk*, who when he had worn a Hat eight and thirry years, would have petitioned the Parliamēt against *Haberdashers*

ers for abusing the Country in making Ware so flight : For the Shoe-maker, he hath as little to do with him, as ever *Tom Coryat* had : For Sempsters (it is true) that he loves their Faces better than their Fashions: For Plaies, if he read but their Titles upon a Post, he hath enough. Ordinaries he knows none, save some of three pence in *Black-horse-Ally*, and such places. For Tapesters, and Hostlers, they hate him as Hell, as not seeing a Mote in his Cup once in seven years. This miserable Master supped his man and himself at the Inne with a quart of Milk.

Again there is an indisposition of many men to part with Money in these ticklish Times, being desirous, if the worst should happen, to have their Friends about them, as *Sir Thomas Moore*, said filling his Pockets with Gold, when he was carried to the Tower.

All People complain generally (as I have said) of the want of Money, which like an Epidemical Disease, hath overrun the whole Land; the City hath little Trading; Country Farmers complain of their Rents yearly raised, especially by their Catholick Landlords, which in Times past have been accounted the best, though

though now the case is altered, (and easily may the Reason be guessed) yet can find no utterance for their Commodities, or must sell them at under-rates. Scholars without money get neither Patrons nor Preferment; Mechannick Artists no Work, and the like of other Professions.

One very well compared worldly Wealth, or Money, unto a Foot-ball, some few nimble heeled and headed run quite away with it, when the most are only lookers on, and cannot get a kick at it in all their lives.

Go but among the Usurers in their Walks in *Moor-fields*, and see if you can borrow an hundred pounds of any of them without a treble security, with the use one way or other doubled; and as your self, so must your estate be particularly known. A pleasant Fellow came not long since to one of them, and desired him that he would lend him fifty pounds: quoth the Usurer, my Friend I know ye not, for that reason only I would borrow the money of you; for if you knew me I am sure you would not lend me a penny.

A Country Tenant meeting with his miserable Landlord in the Term-time,

time, did offer him the courtesie of a pint of sack, to whom the Landlord said, be a good Husband, and save one six pence, and give me the other, and I will take it as kindly, as if you had spent the whole twelve pence.

Another meets a Creditor of his in *Fleet-street*, who seeing his old Debtor, Oh Master, A, quoth he, you are met in good time, you know there is money between us, and hath been a long time, and now it is become a scarce commodity; it is true Sir, quoth the other, for (he looking down upon the Stones that were between) in good faith I see none: And this was all the Citizen could get at that time, but afterward he was well satisfied.

Whom would it not vex to be indebted to many of your Shop-keepers, who though they have had their Bill truly paid them, for many years together, yet upon the smallest distaste of a petty mistake, reckoning or some remnant behind, be called upon, openly railed at, by their impudent and clamorous Wives, insulted over; and lastly Arrested; which should, methinks, teach every young Fashion-monger, either to keep him-

himself out of Debt, or Money in his Purse, to provide *Gerbernus* a Sop.

Another misery proceeding from the want of Money, is, that when it is due unto you by your own labour or desert, from some rich, miserable, or powerful man or other, by long waiting day by day, hourly attendance at his House or Lodging; you not only lose your time and opportunity of getting it elsewhere, and when all is done, to be paid after five in the hundred, in his countenance, or else fair and candid promises, which will enrich you straight, *Promissis dives quilibet esse protest.* If Words and Promises would pass for Coin, there would be no Man poor. And some Men there are of that currish and inhumane nature, whom if you shall importune through urgent necessity, then are you in danger to lose both your monies and their favours for ever.

Would you prefer and place your Son in the University? Let him deserve never so well, as being an able and ready Gramarian, yea Captain of his Form, you shall very hardly prefer him, without great Friends joyned with your great

great Purse; for those just and charitable Times, wherein desert seldom went without its due, are gone; the like I may say of the City, where, if the Trade be any thing like, you cannot place your Son under threescore or an hundred pounds, though by nature he was (as many are) made for the same, and of wit and capacity never so pregnant.

Or have you a Daughter by Birth well Descended, Virtuous, Chaste, Fair and Comely; indued with the best commendable Qualities, that may be required in a Young, Beautiful, and Modest Maid, if you have not been in your Life-time thrifty, to provide her a Portion, she may live till she be as old as *Creusa*, or the Nurse of *Aeneas* e're you shall get her a good Match.

*Nam genus & formam Regina pecunia
donat.*

Money's a Queen that doth bestow,
Beauty and Birth to High and Low.

It is as true as old: Hence the Dutch hath a Proverb, that *Gentility and fair looks buy nothing in the Market.*

If

If you happen to be sick or ill, if your Purse hath been lately purged, the Doctor is not at leasure to visit you, yea hardly your Neighbours and familiar Friends; but unto monied and rich Men they flie as Bees to the Willow-palms, and many times, they have the judgment of so many, that the sick is in more danger of them than his Disease.

A good and painful Schollar, having lately taken his Orders, shall be hardly able to open a Church-door without a Golden Key, when he should ring his Bells: Hence it cometh to pass, that so many of our Prime Wits run over-Sea to seek their Fortunes, and prove such Vipers to their Mother-Country.

Have but an ordinary Suit in Law, let your Cause or Case be never so plain or just, if you want wherewith to maintain it, and as it were ever and anon to water it at the Root, it will quickly wither and die: I confess, Friends may do much to promote it, and many prevail by their powerful assistance in the prosecution.

There was of late years in *France*, a marvellous, fair and good Lady, whose Husband being imprisoned for Debt, or something else, was constrained to be his

So-

solicitor, and in our Person to follow his Suits in Law, through almost all the Courts in *Paris*; and indeed through her favour, got extraordinary favour among the Lawyers and Courtiers, and almost a final dispatch of all her business, only she wanted the Kings hand: (who was *Henry the Fourth of Famous Memory*) He as he was Noble, Witty, and an understanding Prince, understanding how well she had sped; (her Suit being in the opinion of most men desperate or lost) told her that for his part he would willingly sign her Petition; withal he asked how her Husband did, and bad her from himself to tell him, *That had he not pitcht upon his Horns, he had utterly been spoiled and crusht.* So that hereby was the old Proverb verified; *a Friend in Court is better than a Penny in the Purse*: But as Friends goes now a daies, I had rather seek for them in my Purse, than in the Court, and I believe many Courtiers are of my mind. Again to teach every one to make much of, and to keep money, when he hath it; let him seriously think with himself, what a misery it is, and how hard a matter to borrow it; and most true it is that one saith,

Semper

Semper comitem aris alieni esse miseriam.

That Misery is ever the Companion
of borrowed Money.

Hereby a man is made cheap, and undervalued, despised, deferred, mistrusted, and oftentimes flatly denied. Besides upon the least occasion upbraided therewith in company, and among Friends, and sometime necessity drives men, to be beholden to such, as at another time they would scorn to be, wherein the old saying is verified:

Miserum est debere cui nolis.

A miserable thing it is to owe money
to whom thou wouldst not.

And on the contrary, how bold, confident, merry, lively, and ever in humour are monied men? They go where they list, and as their minds so their Bodies are free; they fear no City-Sergeant, Court-Marshall-man, or Country-Bailiff, nor are they followed or Dogged Home to their Ordinaries, and Lodgings by
City-

City-Shopkeepers, and other Creditors, but they come to their Houses and Shops where they are bidden welcome; and if a Stool be fetched into the Shop, it is an extraordinary favour, because all Passers by take notice of it; and these men can bring their Wives or Friends to see in Court the King and Queen at Dinner, or to see a Mask by the means of some eminent man of the Guard, or the Carpenter that made the Scaffold.

The Directions how to keep Money in thy Pocket are these :

K Now what thou hast, whatever that is worth which thou hast, and see thou art not wasted by Servants.

2. Spend nothing before you have it, for borrowing is the canker and destruction of every mans Estate.

3. Be not wounded for other Mens faults, and scourged for other mens offences; which is the surety for another, for thereby millions of men have been beggered and destroyed, paying the reckoning of other mens riot, and the charge

charge of other mens folly and prodigality: If thou smart, smart for thine own sins, and above all things, be not made an Ass to carry the burdens of other men: If any friend desire thee to be his Surety, give him a part of what thou hast to spare, if he press thee farther, he is not thy friend at all, for friendship rather chuseth harm to himself, than offereth it: If thou be bound for a stranger, thou art a fool; if for a Merchant, thou putteth thy Estate to learn to swim; if for a Church-man, he hath no inheritance; if for a Lawyer, he will find an evasion by a Syllable or Word, to abuse thee; if for a poor man, thou must pay it thy self; if for a rich man, it need not: therefore from Suretyship, as from a Man-slayer, or Enchanter, blest thy self; for the best profit and return will be this, that if thou force him for whom thou art bound, to pay it himself, he will become thy enemy; if thou use to pay it thy self, thou wilt be a beggar; and believe thy Father in this, and print it in thy thought, that what virtue soever thou hast, be it never so manifold, if thou be poor withal, thou and thy qualities shall be despised: Besides, poverty is oft times

nt as a curse of God, it is a shame amongst
men, an imprisonment of the mind, vex-
tion of every worthy spirit; thou shalt
either help thy self nor others, thou shalt
crown thee in all thy Virtues, having
no means to shew them, thou shalt be a
burthen, and an eye-sore to thy friends,
every man will fear thy company, thou
shalt be driven basely to beg, and depend
on others, to flatter unworthy men, to
make dishonest shifts: and to conclude,
poverty provokes a man to do infamous
and detested deeds: Let no vanity there-
fore, or perswasion, draw thee to that
worst of worldly miseries.

Next

Next follows a Continuation of the Bills, Bonds, Releases, and Counter-Bonds, &c. (mentioned in Page 6 in the First Part of the Compleat Tradesman) and comprehends as much relating to such Forms, or absolutely necessary to be known by a Tradesman.

A General Release.

BE it known unto all men by these Presents, that **R**oger Rose of Horstead, in the County of Norfolk Gentleman, have remised, released and quit-claimed; and by these presents do for me, my Heirs, Executors, Administrators or Assigns, remise, release, and for ever quit-claim unto Edward Bromly, his Heirs, Executors, Administrators, and Assigns, all, and all manner of Actions, Suits, Causes, and Accounts, Debts, Duties, Reckonings, Sum and Sums of Money, Controversies, Judgments, Executions and Demands whatsoever, which I the said Roger Rose ever had, or which my Heirs, Executors, Administrators and Assigns, or any of us in time to come, can, or may have, to, for, or against the said Edward Bromley, his Executors, Administrators or Assigns, for, or by reason of any matter, cause, or thing whatsoever, from the beginning of the world to the day of the date hereof. In witness whereof I have hereunto put my hand and Seal the second day of May 1662.

Sealed and delivered in, &c.

A Letter of Attorney to receive a Debt.

Now all men by these presents, that I **J**ohn Rose of Horstead in the County of Norfolk, Gent. have Assigned, Ordained and made, and in my stead and place, by these presents put and constituted my trusty and well beloved friend, Thomas

Rose

of Halstead in the County of Suffolk. Gent. to
 be my true and lawful Attorney, for me, and in my
 name, and to my use, to take, ask, sue for, levy, re-
 cure, recover and receive of George Brame of Hal-
 stead in the County of Suffolk, Gent. all and every
 such Debts and sums of Money, which are now due
 unto me by any manner of waies or means whatsoe-
 ver. Giving and granting unto my said Attorney my
 whole power and strength, and authority in and a-
 bout the Premises: And upon the receipt of any such
 debts or Sums of Money aforesaid, Acquittances, or
 other discharge for me and in my name, to make,
 seal, and deliver, and all, and every such act and
 thing, thing and things, devise and devices whatsoever
 by Law, for the recovery of all, or any suits, debts or
 sums of money as aforesaid, for me, and in my name,
 to do, execute and perform, as fully, largely, in eve-
 ry respect, to all intents, constructions, and purposes,
 as if I my self might or could do if I were there in my
 own Person present: Ratifying, allowing and hold-
 ing firm and stable, all and whatever my said Attor-
 ney shall lawfully do, or cause to be done, in or about
 the execution of the Premises, by vertue of these
 presents. In witness, &c.

A Counter-Bond to save one
 harmless.

NOverint universi per presentes me;
 John Do de Gaywood in Comitatu
 Norff. Generosum, teneri & firmiter Ob-
 ligari Ricardo Wood de Swafam in Comi-
 tat. predicto armigero in Centum libris bone
 & legales Monete Anglia & solvend. eidem
 Ri-

Ricardo Wood, aut suo certo Attornato, Executoribus, Administratoribus, vel assignatis suis ad quam quidem solutionem bene & fideliter faciend. Obligo me, Hæredes, Executores, & Administratores, meos firmiter per presentes. Sigillo meo sigillat. Dat. septimo die Novembris, Anno Regni Regis Caroli secundi Decimo nono, Annoq; Domini, 1668.

THE condition of this Obligation is such, that whereas the above named Richard Wood, at the special instance and request, and for the proper debt of the above bound John Do, as by one Obligation of the date above written. Is and stands bound unto John Smith of Kings Lyn, in the County of North Gent. in the sum and penalty of one hundred pounds of good and lawful money of England, with the condition of the true payment of fifty pounds of good and lawful Money of England, at or in the now dwelling house of the said John Smith in Kings Lyn. In and upon the seventh day of May next coming, after the date hereof, as by the said Obligation and Condition, more largely appeareth. If therefore the said John Do, his Heirs, Executors, Administrators, or Assigns, or any of them, do, or shall truly pay, or cause to be well and truly paid, to the above-said Richard Wood, his Heirs, Executors, Administrators, or Assigns, the said sum of fifty pounds, of good and lawful money of England, at the place and upon the day above-mentioned, according to the condition of the said recited Obligation, and for the discharge and making void the same Obligation without fraud, or other delay, that then this present Obligation shall be void, otherwise to remain in full strength, power and virtue.

An Account of a strange Ship that
Says by Land as well as by Sea,
Her Name is Suretie-SHIP, She is
a great hindrance to our English Mo-
ney-Catchers.

This is a Ship of great Antiquity, she
is the only Merchant-Adventures
under the Sun, for they that Sayl in her,
to hazard Goods, Lands, Mony, Repu-
tation, Friends, Kindred, Credit, Liber-
ty and Life: of all which Rich Commo-
dities (always at her Returns) she is so
provident, that she makes one Jayle or
her Ware-house, where it is more
safely kept under Lock and Key, then
the Golden Apples of the *Hesperides* were
guarded by the Dragon; she is so easie
to be boarded, that a Man need not
trouble his Fear to enter her, or use any
boat to come to her, for if all her Ma-
ners should go to her by water, then
were a Water-Man the Richest Trade be-
low the Moon; only a Dath with a Pen,
the writing of a Mans Name, passing his
word, or setting his Mark (though it be
in the form of a Pair of Pot-hooks, a

E

Cross,

Cross, a Crooked Billet, or a VV. for
John Tompson; any of these facile ways
 hath ship'd a Man into the Suretie-SHIP,
 during his Life and his Heirs after him,
 and though the Entrance into her be so
 easie, yet she is so full of Impertinent and
 needy courtesie, that many Men will lend
 a Hand unto her, with more fair entreaties,
 Requests and Invitations, then are com-
 monly used to a Mask at the Court, or a
 Groce of Gossips in the Country, and be-
 ing once Entred, a Ten-peny-nail, driven
 to the Head may as soon leap out of an
 Oaken Post, as a Man may get ashore a
 gam: She is Painted on the out-side with
 Vows and Promises, and within her are
 the Stories of the ratter'd Prodigal, Eat-
 ing Husks with the Swine, the Picture of
Niobe, with *Alecto*, *Tisiphone*, and *Meg-
 era*. Dancing *Lachrima*: Her Arms are
 Goose Quill or a Pen, Couchant in
 Sheep-skin Field Fable, the Motto above
Non erant Univerſi, the Supporters a Uſur-
 rer, and a Scrivener, the Crest an *Wood-
 cock*, the Mantles Red VVax, with this
 other Motto beneath, *Seal'd and deliver'd*
 this Ship hath the Art to make Parchment
 the Dearest Stuff in the VVorld: For
 have seen a Piece little bigger then my

two Hands, that bath a Man a Thousand
 Pound; I my self paid a Hundred Pound
 once for a small Rotten Remnant of it.
 She is Rig'd most strangely, Her Ropes
 and Cables are *Conditions and Obligations*,
 Her Anchors are *Leases forfeited*, Her
 Lead and Line are *Mortgages*, Her main
 Sayls are interchangeable *Indentures*, and
 Her Top-sayls Bills and Bonds, Her small
 Shot are *Arrests* and *Admons*, Her great
 Ordinance are *Extents*, Out-lawries and
 Executions: All her Decks are stuck with
 Tenterhooks, to hold those fast that enter
 Her, Her Lading is *Locks, Keys, Belts,*
Shakles, Manacles, Fetters, Grates,
Traps for Vermin, Grimes for wild Guls,
Bates for Tame Fools, Sprindges for Wood-
cocks, Pursenets for Connies, Toyles for
mad Buck, Pens for Geese, Hooks for
Gudgeons, Snares for Buzzards, Bridles
for Old Jades, Curbs for Colts, Pissals for
Bulfinches, and Hempen-slips for Asses, and
 besides all this, She is Plentifully stored
 with Want, Hunger, Cold, Poverty, and
 Nakedness.

The Ocean she that Sayls in, is the Spa-
 cious Markshall SEA, sometimes She An-
 kers at the *Kings-Bench*, sometimes at the
 Gulph of the *Gate-house*, sometimes at

the *White-Lyon Creeke*, sometimes at *Newgate-Rodol*, sometimes at *Ludgate Bay*, sometimes at *Wood-street Harbour*, and sometimes at the *Poultry Haven*.

There is great reason to call a Man being bound for another, *Surerie SHIP*, for a ship is an unruly Beast, if she be not surely, tyed, moored, and anchored, and therefore to be a *Surerie* is as much as to say *By-sure*, the Addition of the Word *Ship*, being a kind of Metaphorical Allusion, to the Turbulent Tossing of the Infortunate *Surerie*, upon the Ruffled Waves and Billows of miserable Varieties and Mutabilities of Time and Trouble.

And though *Surerie SHIP* be (for the most part) Prejudicial and baneful only to it self, yet as in the Sea, the Rising of one Wave proceeds out of the fall of another; so one out of the Ruins of *Surerie SHIP* (wrack, or like Beetles or Scavals which breed out of Dung) there do Spring a Swarm or Generation of Vermin (Vipers I was about to say) as busy Solicitous nimble-tongu'd *Philosophers*, greedy *Serjeants*, hungry *Peasants*, devouring *Carricoles*, boystrous *Bayliffs*, *Marshalls*, *Men*, *Merciless*, dogg'd *Jaegers*, and *Carrion Undertakers*: for as Butchers

Trade

Trade is to Live upon the Slaughter of Beasts; so cannot the Kennels, Litters and Stys of those above-named *Anthropophagi* or Canibals Live, Eat, or Subsist, but upon the Confusion of Men, and as a Horse being dead in the Fields and strip'd, is a Banket for Dogs, Hogs Ravens, Kites, and Crows, so is a Surety to those Vermines who Devour and Prey upon his Estate and Carkass, both alive and dead.

But for Conclusion of this blunt Point, I think I have mistaken all this while in calling *Surety-Skip*, for the Consequence and Success of the Voyage will better allow it the Name of *Surety-Skip*, which is a warning or Document to *Tye the Sheep sure*, which I imagine to be a Significant Inversion of the word, for, as the Bridle and Harness of a Live Horse, is for the most part made of the Skin of dead Horse, so he that is bound for another Mans debt, is like a silly innocent Sheep (of which Flock I may for my Rank and calling be a Bell-weather) with a Bond of a Dead Sheeps-Skin *tyed sure*, as a *sure tye*, either to pay the Debt, or surely he is sure to lye (if his Ability help not) where I would be loth to be his Bed-fellow.

The Ships and Pinaces that are in the Regiment with the Suretie-SHIP, are these, viz.

1 The *Adventurous*, a desperate hot Ship, very hard to be guided or steered in any steady course.

2 the *Kindheart*, a Ship that will Sayl any whither, or to what Port a Man would have her.

3 The *Fool*, a Ship of great burthen, and for Sayl, and steerage much like the *Kindheart*.

4 The *Negligence*, and Argosy that through want of good fore sight, brought the *Suretie-SHIP* in great Danger.

5 The *Decay*, a Ship much broken.

6 The *Scape-Grift*, a small ragged Carch, that hangs or depends upon the whole Regiment.

A Con-

would be left to his bed-fellow.

A continuation of the Rules about Bills of Exchange, comprehending (with what is mentioned on this Subject, in the First part of the Compleat Tradesman,) all that is necessary to be known concerning the same.

Keep Copies of Bills sent to get Accepted.

AS it is commendable (and for the avoiding of Doubts, which otherwise may be occasioned,) for the Party on whom any Bill is drawn, to take notice where the Party Liveth that presents him the Bill to be Accepted, which may be easily done, as I have heretofore shew'd; so on the other side, when such Bills of Exchange are sent unto any one to get Accepted, I advise the Party to whom they are sent, upon receipt of his Letter, with the Bills of Exchange, presently to take a Copy of the Bills, *verbatim*, in a Book, which he may keep purposely for such occasions, especially to write down the Names of the several Parties on whom they are drawn, or to whom they are directed,

directed, before ever he go about to get them Accepted; I confess it is a little pains, and may seem at first hearing useless, but if maturely considered, the benefit will countervail the labour: for by keeping Copies of all Bills of Exchange that do come to my Hands, I can always see who are usual Drawers and Deliverers of Money by Exchange, in those places from whence the Bills do come; and if the Bills come from *France*, or *Italy*, I can know how the Exchange went then at those places; but especially, if the Bills are sent me only to get Accepted, and then to return them, this Copying of the Bills of Exchange, *verbatim*, in a Book, before you send or deliver them out to the several Parties to whom they are directed to be Accepted, is very useful; thereby to remember where, and to whom you are to call for your Bills again, and to see what Bills you want, which you have delivered out to be Accepted, for otherwise you may chance to forget (when the Bills are out of your Hands) to whom they were delivered to be Accepted, and so be put to a Non-plus, when you are to return your Friend an Answer, and to give him an account

account of all these Bills which he sent you to get Accepted, especially, if you have many Bills sent you at one time : It happened once (as I have heard) that a Merchant had 7 or 8 Bills of Exchange at one time sent him to get Accepted, and he accordingly did deliver them out to the several Parties on whom they were drawn, to be Accepted, but when he was to write his Friend an Answer, and return the Bills which were sent unto him, he did miss one of them, and could not in a good while remember with whom he left it, or to whom it was sent to be Accepted, because he had not kept any particular notice thereof, which put him to some trouble to recollect himself, and to study where he had been, and with whom he had spoken, and what he had done from time to time, from the time he received the Letter with the Bills of Exchange until that instant, and at length he did call to mind the Name of the Party on whom the missing Bill was drawn, and so sent to him, and had the Bill of Exchange Accepted; but before he could remember the Party, he was in much perplexity, whereas if he had kept Copies of the Bills, or a Breviate of Note

of the Places, Dates, Sums, times of Payment, Drawer, and Party to whom directed, such perplexity of Mind might have been prevented.

Several Forms of Bills of Exchange.

Laus Deo, in London, this 16 of Novemb
1654. for 100 l. sterling.

AT six days sight pay this my first Bill of Exchange to Mr. *Abraham P.* or Assigns, One Hundred Pounds Sterling for the Value here received of Mr. *John D.* make good Payment, and put it to Account as per Advice.

To Mr. *Francis W.* Your Loving Friend
 Merchant dd. *William M.*

in *Exon.*

Laus Deo, in London, the 16 of November 1654. for 100 l. Sterling.

AT six days Pay this my second Bill of Exchange (my first not paid) to Mr. *Abraham P.* or Assigns, One Hundred Pounds Sterling, for the Value here received of Mr. *John D.* make good Payment, and put it to Account as per Advice.

To Mr. *Francis W.* Your Loving Friend
 Merchant add. *William M.*
 in Merchant
 Sda. Exon. ni

If he which doth underwrite the Bill is to make himself Debitor, then he writeth in the Bill, *And put it to my Account; but* if he which ought to pay it, and to whom it is directed, is Debitor unto the Drawer, then he writes, *And put it to your Account:* Also sometimes it is expressed in the Bill thus, *And put it to the Account of such an one.*

Laus

The Payment of
Lms Dea, in London this 17 No-
vember, 1654. for 100 l. at 36
s. d d. Flemish per Pound.

A Tillfance Pay this my first Bill of Ex-
change to Mr. Cornelius Vande B. of
order One Hundred Pounds Sterling at
36 s. d d. Flemish per Pound Sterling, for
the Value here received of Mr. John C.
make good Payment, and put it to Ac-
count as per Advice.

To Mr. Peter E.
Merchant dd.
in

Your Loving Friend
Thomas D.

Pma. Amsterdam.

The second Bill is the same with the
first Bill, only with this Alteration and
Addition.
At Ulfance, not having my first, Pay this
my second Bill of Exchange to Mr. Cor-
nelius Vande B. of order, &c.

Lans

for the Value here received of Mr. John
 B. and put it to Account as per Advice
Laus Deo, in London adj. 17 No-
vemb. 1654. for 333 Δ at 52 d.
ster. per Δ .

AT double Ufance Pay this my first Bill
 of Exchange unto Mr. Robert A. or
 Assigns, the sum of three Hundred Thirty
 and Three Crowns, and one third, for the
 Value here received of Mr. Henry B. and
 put it to Account as per Advice.

To Mr. Charles D. *Your Loving Friend*
 Merchant *Richard C.*
 in *Rome.*

Laus Deo, in London adj. 17 Novemb.
1654. for Des. 564 Δ at 51 d. $\frac{1}{2}$
Sterling per Dr.

IThree Months After date Pay this my
 first Bill of Exchange to Mr Daniel
 A. or order Ducats Five Hundred Three-
 score and Four and one quarter in banco
 for

PRO The Pleasant Art of

for the Value here received of Mr. John
B. and put it to Account as per Advice.

To Mr. Thomas D. William G.
Merchant

in

Pma. Venice.

**Whether the Acceptor is freed by pro-
testing, and what protesting imports.**

A Bill of Exchange which is accepted,
and at the time not punctually Paid,
there are other some that think, if they
should cause a Protest to be made on such
a Bill for non-payment, that they by pro-
testing should free the party who hath ac-
cepted the Bill of Exchange, and that
they do reserve their right only, against the
Drawer of the Bill to recover upon him
by Virtue of the Protest. To this I say,
It is true, by protesting the Drawer is li-
able to make Satisfaction, but the Party
which accepted the Bill is so far thereby
(I mean by protesting for want of pre-
sent Payment) from being freed, as that
he is thereby made more liable, or at
least

least liable to pay more than he was before the Protest was made ; for then he was only liable for the Just sum mentioned in the Bill, but now after Protest is made for non-payment, he is liable also to pay all costs, dammages, and interests, &c. which the Party protesting doth by his Protest expressly declare, he doth intend to recover of the Acceptor in usual manner ; and indeed, a Protest for non-payment ought usually to precede an Action at Law ; For by the Protest is proved default of Payment of the Money at the time limited in the Bill, and so the Acceptor becomes liable to an Action of the Case, and so soon as ever Protest hath been made for non-payment, the Party accepting may be arrested thereupon, which before he could not so legally have been.

The

The Names and Times of Old and New Stile, though both agreeing, yet how distinguished.

THE Computation or Stile of the Year of our Lord amongst Christians doth differ in several Countries and Nations, both in Name and time: First, in name; There is the *Julian* and *English* Account, which amongst Merchants is called *Stilo veteri*, or old stile; and there is the *Gregorian* or *Roman* Account, which amongst the Merchants is called *Stilo novo*, or new stile: The old stile is used with us in *England*, and at *Hamberough*, *Strasburgh*, and other parts of *Germany*; the new stile is used in the *Netherlands*, *France*, *Spain*, and most parts of *Christendom*. Then for matter of time; We in *England* begin our Year the 25 day of *March*; they in the *Netherlands*, and other places where they write new stile (except at *Venice* and some parts of *Italy*) begin their Year the first day of *January*: Or, as *Dr. Vilvoain* saith, *Christians* in general do reckon from *Christ's Nativity* currant *January*

nuary 1. but the Church of England (with Pisa and Siena in Italy) from his Conception or Incarnation March 25. we taking it complete or consummate, when he had been a whole Year in the Flesh, though but three months old : They currant or inchoat from the first day of Conception, (as Kings reckon from their Initiation) so they date nine months before the Vulgar, and a whole Year before us, which is a difference in the manner, but all equally true for the matter ; and the very stile distinguished the form, for our term is *Anno ab incarnatione*, implying complete ; theirs *Anni incarnationis*, implying currant ; Pisa and Siena stile this Year *Annus incarnationis* 1655. we *ab incarnatione* 1654 but all else call it *Anni nativitate* 1654 commencing at Christ's Circumcision last past : So that though in Italy they write new stile, which is ten days before us, yet they begin the Year the 25 of March as we do :

Another thing to be observed is, that the Account of the Birth of Christ is not to be taken literally, but as a figure, in comparing the one with the other, and by the consideration of the Images and Books of Accounts, and by divers other Circumstances.

No witnesses to a Bill of Exchange.

Such is the excellency of a Bill of Exchange, that according to the Law of Merchants, there is never any Witnesses required to be present to see the Drawer or Party, that doth underwrite the Bill, subscribe his Name thereunto, or to be present when the party on whom it is drawn doth underwrite his acceptance thereof; for it is supposed, that those which deal by Exchange are men of Credit, whom it doth as much concern (in reference to their Credit) of their own accord to acknowledg their Subscriptions, and take care the Bills be punctually paid and discharged, as it doth the Deliverer, and Party to whom it is to look after their Money, and demand payment at the time: And if it should otherwise happen, that the Drawer or Acceptor should presume to deny their Subscription, it may be easily proved against them by their Letters, in comparing the one with the other, and by the consequences of the Draughts and Books of Account, and by divers other Circumstances,

ces, which case doth seldom or never fall out, I mean, for a Man to deny his Hand to a Bill of Exchange; because it strikes at his Credit, and is so poor a Shift, as that he can hardly find any wool to cover it; and if he should be so unadvised as to stand it out, and it be prov'd against him (besides other damages) he will lose his Credit amongst Merchants for ever: and then though he may know them, yet they will not know him further than they know his Mony.

No Three Days for Acceptance.

WHen any Bill of Exchange is sent unto you from beyond the Seas, or from any Inland Town, to cause to be Accepted, I would advise you presently to present the Bill, so soon as possibly you can, to the Party to whom it is directed; and request him to Accept the same; if he refuse to Accept it, you may presently cause a Protest to be made for Non-acceptance, and send it away with the next conveyance; for (according to the Custom of Merchants in London,) there is not any Three Days respite to be allowed

allowed for Acceptance before you can Protest, but so soon as the Bill hath been presented and Acceptance refused, presently you may Protest the very same Day.

Give Advice by the first Post.

THat Advice of the receipt of Bills of Exchange, and of the Acceptance, or not Acceptance, and Payment thereof, ought to be given by the first Post after receipt, that thereby the Deliverer may know the better how to govern himself, and the Taker know what to trust unto.

Verbal Acceptance.

IF a Bill of Exchange be presented to the Party to whom it is directed to be Accepted, and he do Answer you thus, Leave your Bill with me and I will Accept it; Or thus, Call for it to Morrow and you shall have it Accepted, or such like words promising Acceptance; such an Acceptance is binding, and amongst Merchants

Merchants is taken for an Acceptance of the Bill, if the same can be proved by Witness; and if afterwards he to whom the Bill is directed shall refuse to set his Name to the Bill, and to write under it, *Accepted by me Richard D.* according to the most usual manner here in *England*; in this case the Party to whom the Bill is Payable, may content himself with such an Acceptance until the time of Payment, and then, if Payment be not made by the Party who promised Acceptance thereof, as is before specified, the Party to whom it is payable may take his course in Law against the Party so Accepting, and Questionless, will be compelled to the payment thereof, provided the Bill be first Protested in due form for Non-payment; and surely such a Verbal Acceptance is good and binding, and there is a great deal of reason for it; for it may so be that that *Bill of Exchange* was drawn for provision to the Party to whom it was payable, to the end to pay some other *Bill of Exchange* charged and drawn on the Party to whom the former Bill was payable, and he having such a Verbal promise of Acceptance, upon confidence therefore, may chance to have Accepted the other Bill drawn on him:

Or,

Or, it may be, the former Bill was sent him to furnish him with Moneys to buy some Commodities for the Party that remitted the same, and upon such a Verbal Acceptance, supposing the Monies will be paid him at the time, he may happen to have bought the Commodities for his Friend, and may peradventure have written to his Friend that sent him the Bill, and having given him Advice that he is promised Acceptance, or that he doubts not of Acceptance, or the like, and upon such Advice given, his Friend will take notice thereof, and make his Account accordingly; and verily if it were not so, namely, that such a Verbal Acceptance were binding, there might happen great Inconveniences in matter of Trade between Merchant and Merchant, amongst whom, in their way of Commerce, their word is, or ought to be, as binding as their writing.

Note on your Bills the times when they will fall due.

After you have presented your *Bills of Exchange*, and received them Accepted,

Accepted, then presently reckon when they will fall due, and if you have any Bills drawn from *France*, or *Italy*, or other parts in *French* Crowns, Ducats, Dollars, or other outlandish Money, look in the Bills at what rate or price they are drawn for Exchange of the Money here in *England*, and reduce them to our *English* Money; and then Note on the backside of your Bills, close to the top at one end thereof in short, the time when your Bills will be due, with the Just Sum which you are to receive at the time according to the tenor of your Bills, before you lay them up in your Counting-house, to the end that at any time when you would desire to know upon any occasion what Monies you have to receive, and when payable, you may presently looking over your Bills, see and know the same on the backside of the Bills, which you will find to be much ease, very convenient, and indeed Merchant-like, and I have known it practised by some of the best and most experienced Merchants in *London*.

No Body at Home.

IF when a *Bill of Exchange* is sent you to get Accepted, and there be no Body at home at the House, or place of aboad of the Party on whom the Bill is drawn: Or if when your Bill is due you cannot meet with the Party at home, nor any Body else on his behalf to pay the Money, you must cause Protest to be made, either for Non-acceptance, or for Non-payment, at his Dwelling-house, or Lodging, in his absence, which is as effectual, according to the known Law of Merchants, and the rules of Equity, (being made in seasonable time) as if the same had been made speaking to him in person, for you cannot be bound (it being beyond your power) to make the Party on whom the Bill is drawn to abide at home, but in reason he is bound to attend his own business at seasonable Hours, and it concerns him to keep a good correspondence with his own Friends, especially in matters of *Bills of Exchange*, whereof he cannot be Ignorant.

*Uſance what it is, and how to be
accounted.*

A Bill of Exchange made payable at uſance, double uſance, or treble uſance, is to be underſtood by uſance, if from any part beyond the Seas (except *Hamborough* and *Venice*) one moneth next after the date of the Bill, and the like of double and treble uſance, two or three moneths to be accounted ſtill from the date of the Bill; (for from *Hamborough* they uſually draw at two moneths, and uſance from *Venice* is three moneths, as I have already ſhewed;) but I ſay, alwaies the uſance is to be accounted a moneth from the date of the Bill, let the moneth fall out how it will, whether it be a moneth that hath in it 31 daies, 30 daies, or 28 daies, each moneth by denomination is a full and perfect uſance, for when it is ſaid at uſance, it is as much as if it were ſaid one moneth after the date; now Merchants uſually count twelve moneths in the year, and not thirteen moneths (as amongſt *Nurſes* and the Female Sex, 4 Weeks, or 28 daies is a moneth) neither do we reckon every thirty daies a moneth (if the moneth have more or leſs daies in it) ſome imagine, but a full moneth by denomination, from ſuch a day of ſuch a moneth, to the ſame day of the next moneth, or from the laſt day of one moneth, to the laſt day of the next moneth: As for Inſtance, a Bill of Exchange dated in *Amſterdam* the 20th. of *December* new ſtile, which is the 10th. of *December* old ſtile, payable at uſance, will be due the 10th. of *January* old ſtile; A Bill dated the 15th. of *June* new ſtile, which is the 5th. of *June* old ſtile, payable at uſance, will be due the 5th. of *July* old ſtile; and a Bill dated the 10th. of *February* new ſtile, which is the

last of *January* old stile, made payable at usance *London*, will be due the last of *February* old stile; and a Bill dated in *Amsterdam* the 9th. of *January* new stile, payable at double usance, will be due in *London* the 27th. of *February* old stile; and in like manner to be accounted from any other date for usance, double usance, or treble usance; alwaies reckon from the date of the Bill, moneth after moneth.

Daies sight.

A Bill payable at so many daies sight, is to be accounted so many daies next after the Bill shall be accepted, or else protested for nonacceptance, and not from the date of the Bill, not from the day that the same came to hand, or was privately exhibited to the Party on whom it is drawn to be accepted, if he does not accept thereof, for the sight must appear in a legal way, which is approved either by the Parties underwriting the Bill, accepting thereof, or by Protest made for nonacceptance; and therefore if a Bill made payable, be omitted to be presently upon receipt, and is protested for nonacceptance, all that time which shall run out between the private presenting of the Bill and the protesting thereof, is lost time, and not to be accounted as part of the number of daies mentioned in the Bill of Exchange, except the Party on whom the Bill is drawn, do of his own free will acknowledge to have seen the Bill from the first day it was privately presented unto him.

*An accepted Bill lost by the Party, to
whom payable.*

IF an accepted Bill of Exchange be lost by the Party to whom it is payable, or his Servant, or any other whom he had intrusted with the Bill, I do advise him presently, so soon as he finds the Bill missing, to notify the same unto the Party on whom it is drawn, and who hath accepted the same; that he may take notice thereof, to the end, that if peradventure the accepted Bill be found out by a stranger, nothing concerned therein, and he should knavishly come or send for the money, or use any indirect waies for the satisfying thereof, the Party that accepted the Bill may be premonished at his peril not to pay it to the bringer, without the special order of the Party to whom it is payable, or that lost the Bill, and this Notification to be made by a Notary that may give testimony thereof, if occasion be, to serve and prevail to the right Party to whom the Bill was made payable, or that lost the Bill, in time and place according to reason; and when the Bill falls due, and the time is come for him to go for the money, the Party which had accepted the Bill is not freed from present payment of the money because the Bill is lost; for though the accepted Bill be lost, yet he that accepted it is not; and though a specialty may be mislaid and not presently found, yet that doth no waies free the debtor from performing his engagement: Neither must the acceptor think this to be a sufficient answer for him, to say, shew me my accepted Bill, and I will pay you, or else I will keep the Money until you bring me the second Bill, and such like flams, meerly to make use of the Money a little longer time, thinking that be-

cause the accepted Bill is lost, and it may be the second Bill not come to hand, that therefore no Protest can be made for nonpayment, which is frivolous and vain, and will prove but a sandy foundation for any to build upon; for even by the Notification which was made to the Party accepting, declaring how that the first Bill of Exchange, of such a date, and sum of money, from such a Party payable to such an one, and drawn on him, and by him accepted, is lost, &c. the acceptor doth thereby tacitly acknowledge, that such a Bill was by him accepted, and so makes himself debtor for the parcel, and thereupon he may (in case of obstinacy) be sued at Law for the money without the accepted Bill, and be forced to the payment thereof with costs and damages, and therefore merely by reason of the loss of the accepted Bill, he can have no just cause or plea to detain the money beyond the just time from the right party who should receive the same; but only thus, when such an accepted Bill is lost, the Party to whom the Bill was payable must give Bond, or other reasonable Writing, to the content and good liking of the Party that did accept the Bill, and such as in reason he cannot refuse, therein and thereby engaging to save the Acceptor harmless from the accepted Bill which is lost, and to discharge him from the sum therein mentioned, against the Drawer and all others in due form; and thereupon the Party which did accept the Bill, ought to pay the same, although he have not in his accepted Bill, for otherwise the Party to whom it was made payable, must send a Notary to make demand of the said sum upon the same offer of giving Bond to save harmless, as above; and then if payment be refused, the Notary must Protest for want of present payment, and the Party that accepted the Bill is liable to make good the damage and costs, he being the wilful occasion thereof, the

loss of the accepted Bill being but accidental ; and indeed such a Bill being really lost to the Party to whom it was payable, and he himself being a man well known, and of good commerce, and such notification being made as above ; yea I would advise to make the notification, though I did not miss the Bill till I went for the money, and the rather, because I cannot tell what may fall out between the Cup and the Lip.) I cannot well imagine what loss he on whom it is drawn can be at, in paying it at the due time to the right Party upon this Bond to save harmless.

No revoking Acceptance.

IT happened one day, that a young Merchant, tho a middle-aged man, came to me, and told me, he had few hours ago accepted a Bill of Exchange, and delivered it back to the Party to whom it was payable, but that just now he had received Letters of Advice, that the Party for whose account the money was drawn, namely the Drawer of the Bill, was failed of his Credit, and therefore the Acceptor would (if he could) unaccept the Bill, or make void his acceptance thereof, and desired me to advise him how he ought to do it : To whom I made answer merrily, Sir, pray go to the Party that hath your accepted Bill, and tell him as much as you have told me, (if he know it not already) and if he will give you leave to cancel your acceptance of the Bill, which he ought not to do) then you may be free from your engagement ; but for my part I know no other way, for if you cannot recall your word in such case, much less can you make void your deed without mutual consent ; for the truth is, a Bill of Exchange being once accepted, that acceptance cannot be recalled, but the acceptor stands liable to the payment, and must make it good if he be able.

Acceptance by Wife, or Servant.

A Man's Wife, or Friend, or Servant cannot accept a Bill of Exchange for him in his absence, without sufficient authority from him by a Letter of Attorney under his hand and seal, delivered in the presence of sufficient witness for the doing thereof; a mans word, (as if he should say to his Wife, Friend, or Servant, If any Bill of Exchange shall come drawn on me in my absence, accept them for me) is not sufficient, neither will a bare Letter serve, written to his Wife, Friend or Servant; but there must be hand and Seal, and Witnesses, which (if occasion be) may prove his legal consent to such acceptance: For indeed, it is against reason that any man should be bound to the payment of any sum of money without valuable consideration, or without his own free consent; It is true, if the Wife or Servant have formerly accepted several Bills of Exchange in the like kind, and when the Party on whom they were drawn hath come to Town, he hath approved thereof, and paid the Bills at the time, and so the Wife, or Servant are wont to do from time, and that this can be proved, I conceive it will come very close to him; but we hold a legal order, for acceptance ought to be granted by Letter of Attorney under hand Seal, as I have already shewed.

Better security.

IF a Merchant which hath accepted a Bill of Exchange shall happen to be non-solvent, or publickly reported to be failed of his Credit, and that he doth ab-

present himself from the Exchange in the interim before the Bill of Exchange by him accepted by him be due: You must then presently upon such report cause demand to be made by a Notary for better security, and in fault thereof, cause protest to be made for want of better security, and send away that protest by the very next Post, that so upon receipt thereof by your friend which sent you the Bill, he may procure security to be given by the party which drew the Bill; One string being crackt you must seek to get another new one, that so you may still have two strings to your Bow; And when the Bill is due, if not paid, you must then protest again for non-payment, and send away that Protest also; and the Drawer, or his surery, must bear and pay as well principal as charges, such as is part of Letters, cost of Protests, and (if the money be taken up *per rechange* on him) the price of rechange, and brokerage.

Protest in the day-time.

IF at any time you have occasion to cause protest to be made on any Bill of Exchange, either for non-acceptance, better security, or for want of payment, alwaies be sure to cause protest to be made in the day-time, that is to say, between Sun-rising and Sun-setting, but tarry not until the last hour, if you may do otherwise; and when I say between Sun and Sun, my meaning is in the day-time, or time of Commerce and publick Trade, when, and during the time that Shops are generally open, *for one Swallow doth not make a Summer*; for it may be in Summer-time in London some men do open Shops by four or five of the Clock in the Morning, but generally not until six or seven, and some do shut up not until nine or ten, but

generally at seven or eight of the Clock: And again in Winter haply some may open about six or seven of the Clock in the Morning, and shut up not until nine or ten, when as generally they open about eight, and shut up about four or five of the Clock at Evening: So that a Bill of Exchange is of great concernment to Merchants in Trade, and a Protest upon any of their Bills may prove to their great discredit; so likewise it is therefore provided by the Law and custom of Merchants, that not any Protest upon any of their Bills of Exchange ought to be made against them out of season, or at an unseasonable time, when men generally cease to use publick Commerce and Trade; for there is a time of rest as well as a time of labour, a time for devotion as well as a time of negotiation, a time of private employment as well as for publick concernment. If I should go about ten of the Clock, at Night to a Merchant to buy a parcel of Taffaties would he not be ready to excuse the shewing of them at such an unseasonable hour, and desire me rather to come the next morning about nine of the Clock, and that then I should see them, and in so answering me, wherein doth he deserve blame; may not he for all that continue to be a Merchant of good repute? Because he would not shew his goods at such an unseasonable hour, can any therefore conclude that he hath not any Goods to sell? Ought not I rather to be blamed to give disturbance to him at such an hour of the Night? I could say much in this particular: but as I desire not to give advantage to any ill-affected to forbear payment of monies due by Bill of Exchange, whensoever the same is justly and rightly demanded, so I dare not conclude a Protest to be legally made at any hour of the night, or at any unseasonable time; You cannot erre in causing Protest to be made (if occasion be) on a working day before noon, or after noon,

in the time that men do generally use and exercise
 of Commerce and Trade, as well in buying and selling
 of Goods, as in paying and receiving of monies.
 And therefore to prevent all objections which may be
 made against the legality of the Protest, I would ad-
 vise every one that hath occasion to cause protest to
 be made for nonpayment to play above board, and
 to let their Protest be made at convenient time, as is
 before declared; for you are not bound to protest un-
 til the last hour of the third day after the Bill is due,
 but you are bound by the Law of Merchants, used in
England, to protest within the three daies, and before
 the last hour be expired, which is generally taken at
 Sun-setting, or thereabouts; wherefore you may as
 well protest in the forenoon as in the afternoon, and
 as well at two of the Clock in the afternoon as at four
 of the Clock: And therefore be sure you do not pre-
 judice your self in tarrying beyond your time before
 you cause Protest for nonpayment of your Bill, in
 case it be not paid before the third day.

No such man to be found.

IF your *Bill of Exchange*, be directed (suppose) to
Nathaniel Q. Merchant in London, and that you
 shall have enquired on the *Royal Exchange*, and other
 parts of the City for such a Merchant, and shall not
 be able to find him out, or any body that knoweth
 him, or that indeed there be not any such man of
 that name in *London*, then you must carry your Bill
 to a Notary publick, and he must protest thereupon
 in due form.

A Name mended or interlined.

IF it chance that the name of the party, to whom a *Bill of Exchange* is made payable, be mended or interlined in the Bill, and that the same be accepted by the party on whom it is drawn (though it is an error, and justly to be reprov'd, especially in Merchants) which indeed seldom doth happen, yet nevertheless the same cannot be a sufficient excuse for the party that hath accepted it, or any legal warrant for him to refuse or deny the payment thereof, at the time unto that party whose name is mended or interlined in the Bill, or unto his order by his assignment, if the Bill was so mended before it was accepted, and be made payable to him or his Assigns, for he could not chuse but have taken notice of the error when he accepted the Bill, and ought to have satisfied himself therein before he accepted it: if he say, it hath been mended or interlined since he accepted it, he must prove that.

Bill without direction.

IN case a *Bill of Exchange* do come without a direction on it, that is to say, if it be not directed to any man, only the drawer hath set his name to it, but hath omitted to direct it to the party on whom he intended to charge it, yet if in the Letter of advice to the friend to whom the Bill is payable, or to whom it is sent to get accepted, the Bill is there mentioned to have been drawn on such a man, naming a man's name; this friend to whom the Bill is sent, ought to present the Bill, to that man, to be accepted, according

ding to that advice : And in case that man shall refuse to accept it, because there is no direction upon the Bill unto him, the party to whom the Bill was sent ought to make protest for non-acceptance, for he protesteth against the drawer in not having taken sufficient care that the Bill might be accepted by some body according to custom, and the Drawer is justly to bear the charges thereof for his omission and oversight, though I cannot see, but if the party to whom the Bill is presented, to be accepted, have likewise advice thereof, and sufficient ground or reason to have accepted it, if the Bill had had a direction on it to himself he may upon sufficient ground accept the Bill upon that advice, although the direction on the Bill to him be omitted; but it must be confessed it is an oversight, and an error in the Drawer, in omitting to direct his *Bill of Exchange*; and if his friend do suffer it to be protested, I conceive, he should have sufficiently corrected him for his error.

How to pay Debts without money.

IF you would really perform this pleasant Task, you must first fit your selves with a publick Register of all your Lands and Houses, or of whatsoever else you stand possess of, thereby making them ready money at all times without the charge of Law, or the necessity of a Lawyer. Secondly, this will be the better performed, if you make all Cut-Rivers navigable where Art can possibly effect it thereby, making Trade, and Commerce as communicable to all manner of Persons as ready money. Thirdly, This may be performed by a publick Bank, the great Sinews of Trade; The Credit and design whereof, is to make Paper and all other Commodities whatsoever go in Trade equal with

with ready money, yea better sometimes than ready money. *Fourthly*, 'Twill be requisite in order to perform this useful Task, to have a Court of Merchants and other considerable Dealers to end all differences that hath eitherto risen, or may for the future arise between Tradesman and Tradesman. *Fifthly*, a Lumber House (the nature and use of which you have in this Book a particular account) whereby all manner of Dealers may have monies lent upon Goods at very easie Interest, will be very useful, and conduce to the general advantages of all manner of Dealers, in the defraying of all manner of Debts that must be paid out of hand, or else they go to Prison. Now that all these things are feasible, is most clear, for several Countries, especially in *Holland* at this present time, they will raise a Family sooner with one hundred Pounds a year and drive a better and more profitable Trade than any man can do with a 1000 l. a year in *England*: But if we would at last but write by their Copies, we shall do the great things they now do; and I dare say out-do them too.

2. But if I make a Bargain at *London* for four thousand pounds worth of Goods for six moneths, the next discourse is, what security? Then the Buyer and the Seller agree to meet at the Tavern at four of the Clock in the Afternoon: There the Buyer produceth his Security, many times not approved of; so the Merchant cannot put off his Commodities, nor the Chapman have the Goods he stands in need of. But if the Buyer or any Friends of his, that would credit him, had Land under a Register, then a Ticket upon such Lands given to the Merchant, would be equal to him as ready monies; and I say better too.

It is the common mistake of the world who cry up the *Dutch* for a great Cash in Bank, it is not so, it is a great mistake; for it is a Bank of Credit, and Pa-
per

per is in that Bank equal with monies, the Anchorage, Fund and Foundation being laid safe : And that is the Lands being under a Register, from whence issue these delightful Golden Streams of Banks, Lumber-Houses, Honour, Honesty, Riches, Strength and Trade.

I will now shew you the condition of *London*, as at present it stands, and how it would have been, if the Houses new built had been by Law to be Registred at *Guild-Hall*. Admit the *Green Dragon Tavern* in *Fleet-street* were mine, and set at One hundred Pounds a year, and I owe six hundred pounds upon the *Green Dragon Tavern*. I shew them the Purchase of the Ground, the Patent from the Judges taken in, and all other Titles bought. I presume I cannot have the six hundred pounds upon my House, but I must give great Security for my Covenants: I present such Security as I can get, which will not be accepted. Now for want of this six hundred pounds, on a sudden to pay my Debts, I am undone, Wife, Children and many more whom I owed monies to, my Goods seized, my House taken from me, and it's possible a Prison too, or a Statute of Bankrupt taken out, to the Ruine of all.

And if this had been done, I then go to any Scrivener that deals that way, and desire to borrow a Thousand pounds on the *Green Dragon Tavern* in *Fleet-street*, being Rented One hundred pounds a year; there will be then no more to be done, but their Servant is sent to the *Guild-Hall* to see whose the *Green Tavern* is, and he brings word it is mine; There is no more ado, I say, but the Thousand pounds is told out, and I give Security for it by a Mortgage put into the Register of my House. Then I go and pay my debts, prevent Law-suits, preserve my self, Wife, Children, and Reputation, and all is well : And that which is best of all, the Party lending the monies is safe, well and surely

ly secured. It is possible great part of the Thousand pounds lent might be the monies of poor Widows and Orphans. Here are both to the Lender and Borrower great advantages; To the one there is undeniable Security, and to the other present Relief upon all occasions. The wanting whereof hath been the ruine of some thousand Families since *the firing of London*. And this is that which will encrease and enliven Trade; and the Houses Registered will be equal with ready monies at all times, according to the value of the Houses. And if this we Treat on had been done, there needed not one House to stand empty and untenanted, as now they do; nor the Trade to depart out of the City as it hath done since the Fire.

And now if these Heads that I have now Treated on, do not convince my Readers, that they may easily (if they with diligence mind their hits) pay their Debts *without monies*. I have no more to say at present, but shall hereafter convince them if it is possible.

The Art of Thriving, or the Compleat Tradesman's sure and speedy way to Preferment.

IF thou wouldest in a little time arrive to Worldly Preferment, be very industrious in thy Calling be what it will; That which is by Sparing saved, may be with Diligence improved; and what is so improved, be again spared. For frugality alone is but single getting; but joyned with industry is double; like those Beams of the Sun, which by a repercussion from the Earth, make that heat not to be endured, which would be hardly warmth otherwise. And there, where much cannot be done at once, Diligence effects it by degrees, producing by a frequent repetition as great an heat, as more vast abilities, but less active. And it hath been observed, that it is not less gainful to Navigate in a small Vessel, which makes quick and frequent Returns, than in that which returns but seldom, though deeply laden. Therefore the Wise *Solomon* directs the Sluggard to go to the Bee and Ant; which infirm Creatures plainly shew how much the assiduity of an industrious Labour can effect. And verily 'tis an ill humour, when because our means suit not with our ends, we will not pursue those ends which suit with our means; and because we cannot do what we will, we will not do what we can; depriving our selves of what is within our power, because we cannot do the things that are above our power when indeed that's the way to do much more than we can, by doing the many littles that we are able.

And this industry truly effects things beyond our expectations, when we are not discouraged by difficulties, but incited; and throw not up the business as desperate, because not presently previous, and to be

waded thorow. And let me tell you, of all tempers there is none more to be avoided than theirs, the edg of whose activity is soon abated: for they vilely despond at those things as impossible, which a more tough diligence doth easily superate. For which cause, when the Historian had reckoned up the many difficulties and dangers which *Cosmus* the first Duke of *Etruria* had to conflict within his Infant Government; He concludes with this *Epiphonema*, *Hæc omnia alioqui inexpugnabilia Cosmus patientiâ & industria sua facile vicit*. And verily 'tis no wise the part of a man, *succumbere difficultatibus*; and like *Iffacar*, lie down, under his burden, and give up the Set because the Cards prove cross; but by a generous *antiperegracis*, be hottest in our prosecutions, when the coldest Air blows on our Designs; and like true Spur-Nags, *anniti cliuo*, strain hardest against the Hill; or like Thunder, tear it there most, where we meet the sturdiest and most rugged Oak. You need never fear, be'teven the tallest Cedar will fall at your Foot, to whose Root you applied most incessant strokes. On which consideration I was much taken with his device, who plac'd for his Impress a pair of Compases, with this Motto, *Constantiâ & labore*; the one Foot being fix'd, the other in motion.

Then again, if you would grow rich be not given to Law, for the quarrelling Dog hath a tatter'd Skin; and men of Strife, like too sharp a Sword, cut their own Scabbard. And truly, what our Lord saith, is prudently practicable: *He that sueth thee at Law for thy Cloak, let him take thy Coat also*: for it is much better to sit down with some manifest loss, than to recover thy Right by a Trial at Law; For, not to speak any thing of the vexation and trouble which the Plaintiff shares in, as well as he that defends, unless the matter be of very great moment, 'tis the Law.

Lawyer alone goes away with the gain. Hence it is that there are very few who sweate it out in a Course of Law, but like over-ridden Nags they melt their Greece, so that their Hair stares, and they are pitifully Hide-bound ever since. Besides, if thou meetest with a man of mettle, thou mayst begin Strife, but knowest not what shall be the end thereof: For a Wager at Law is like a Game at Chesse which some report to have lasted between two skilful Gamesters above twenty years; and may hold out as long, as the Brewer said to his Adversary, as the Water runs under *London-Bridge*. So that like the Circulation of the Blood, which is puls'd from the Veins to the Arteries, and from them again to the Veins: the Lawyers have a way to bring your Cause from Common Law to Equity, and thence back again, as we may say, *Arteria Venosa*, and *Vena Arteriosa*, and end your Business without end; for if your Money will but hold out, your Cause shall go round like the Orbs above. But if thou art concern'd with those that will quarrel, and an amicable compose cannot be had, then lay thy self to't with thy utmost might: for as the Historian observes of the War of *Henry the Second of France*, with *Philip of Spain*, *Spes nunquam major affulget Pacis, quam serio Bellum geritur*; for the way to agree, is to fight to purpose. And War is never sooner brought to Bed of her Daughter Peace, than when her travelling pains are sharpest.

But whether in War or Peace, never communicate your Counsels to [a man that's given to Drink; for there is nothing more true than *in vino veritas*; and I have known men in that pickle, like the Mouse in her Ale, relate those things of themselves, which when they had been sober, they had rather have bit their Tongues off than have discovered. Nor can you think it rational to hope, that those should act a

wise

wise man's part ; (such silence is) that howsoever GOD hath made them, yet make themselves the worst of Fools.

Nor borrow Money of any such with expectation that they will not divulge it to thy discredit: for thy dealing with such have a *Noverint Universi* written at the beginning, as the young Heir observed, and therefore you must conclude that every body must know it. But indeed, let nothing but a great importance induce thee to borrow Money, which like Sin, call'd also a Debt, is much easier committed, than can be remitted, is easier borrow'd than will be paid, and like that Roll which howsoever sweet in the Mouth, prov'd bitter in the Belly : there being scarce any thing of a more difficult digestion than Oblations ; so that if you have not the *Pulvis pepticus* of very considerable profit to help Concoction, 'tis to be fear'd you prove Rickery, and your Head may grow too big to come out of your own Doors. Besides, consider the most unkind prospect of those a man owes money to, and the plague that it is to be in the Userers Books, who like the Woolf in the Breast, eat up men alive ; and supply you with warm Clothes, till like a pound of Butter in a hot Cake, you melt all your substance into their hands: And shall never leave you while there is any thing to be got of you, but shall hang you up even when you are dead ; and will make poison of the froth of your Mouth, and Mummy of your Carcass.

And now let me tell you there's no one thing deserve the care of a young Beginner more than his Servants ; who if they be beaten to the World, and know how to do any thing, they'r cunning enough to abuse and cheat you : their Opportunities too being such as are hard to avoid. Let me therefore in this particular give you something of Advice: For he that hath one Servant, hath two, and he that three, hath none at all.

I. Be

1. Be sure never to trust any of them that have a colloquing, fawning way; For they are Persons, whom Nature hath as it were, cut out for deceit, and not only fitted with Habiliaments, but also a natural promptness thereto; and if I may tell my own experience, I remember not that ever I had to do with any of them, which proved otherwise. And they are generally of that impudence, that like those at Cape Bon Speranz, they'll pick your pocket, and look in your face, pretending alwaies most what they intend least. And therefore there is especial need of your caution in those very things which they profess most against; they being generally like her who made the World believe she could endure no Eggs, till it was found that her usual Breakfast was a groats-worth.

2. Never make your self over familiar with your Servants. nor take them for your Play-fellows, for Familiarity begets Contempt, and Contempt breaks the neck of Obedience: It being very rare that those Servants are ready to do, that are not kept in awe; but will be rather disputing your Commands, than doing them; which beware that you admit not: It being better in many respects, to erre in commanding what is not convenient, than to amend it upon the advice of an ordinary Servant; they being encouraged by such a condescension, to argue with you the Expediency of your Commands ever after, and upon that account to use such language as is not to be endured; which to remedy, when got an head, you'll be necessitated to use such sharp Corrosives, as may against your mind, if for your turn, part you and your Patient.

A TABLE of KINGS.

| Names. | Began their Reigns. | Reigned Y. M. D. | Since they Reigned. |
|---|------------------------|-------------------------|------------------------|
| W. Con. | 1066 Octob. 14 | 20 11 22 | 597. Sept. 9 |
| W. Rufus | 1087 Sept. 9 | 22 11 18 | 584 Aug. 2 |
| Henry 1 | 1100 Aug. 1 | 35 4 1 | 549 Decem. 1 |
| Stephen | 1135 Dec. 2 | 18 11 18 | 530 Octob. 25 |
| Henry 2 | 1154 Octob. 25 | 35 9 1 | 495 July 6 |
| Richard 1 | 1189 July 6 | 9 9 0 | 485 April 6 |
| John | 1199 April 6 | 17 7 0 | 468 Octob. 9 |
| Henry 3 | 1216 Octob. 19 | 56 1 9 | 412 Nov. 16 |
| Edward 1 | 1272 Nov. 16 | 34 8 6 | 377 July 7 |
| Edward 2 | 1307 July 7 | 19 7 5 | 358 Jan. 25 |
| Edward 3 | 1326 Jan. 25 | 51 5 7 | 307 June 21 |
| Richard 2 | 1377 June 21 | 22 3 14 | 287 Sept. 29 |
| Henry 4 | 1399 Sept. 29 | 13 6 3 | 271 March 20 |
| Henry 5 | 1412 March 20 | 9 5 24 | 262 Aug. 31 |
| Henry 6 | 1422 Aug. 31 | 38 6 1 | 224 March 4 |
| Edward 4 | 1460 March 4 | 22 1 5 | 201 April 9 |
| Edward 5 | 1483 April 9 | 0 2 18 | 201 June 18 |
| Richard 3 | 1483 June 2 | 2 2 5 | 199 Aug. 22 |
| Henry 7 | 1485 Aug. 22 | 23 10 2 | 175 April 22 |
| Henry 8 | 1509 April 22 | 37 10 2 | 138 July 28 |
| Edward 6 | 1546 Jan. 28 | 6 5 10 | 131 July 6 |
| Mary | 1553 July 6 | 5 4 22 | 126 Nov. 17 |
| Elizabeth | 1558 Nov. 17 | 44 4 10 | 82 March 24 |
| James | 1602 March 24 | 22 8 2 | 59 March 27 |
| Charles 1 | 1625 March 27 | 23 10 2 | 36 Jan. 30 |
| Charles 2 | 1648 Jan. 30 | Whom God long preserve. | |
| James 2 | 1684 Feb. 6 | On Mary Dec. 13. Mar 8 | |
| Now may we look on Monarchy and King, (King. | | | |
| In health and peace long live great CHARLES our | | | |
| King George | | | |
| Note, that every King began his Reign when the | | | |
| preceding King ended his | | | |

A full account of the Penny-Post.

THis Ingenious *Undertaking* being so extraordinary useful in the facilitating of Commerce and mutual Correspondence. and consequently very serviceable to *Traders*, &c. shall be briefly haodled; and, I hope, that what proceeds from me, who am no interested Person, will be resented Candidly, and Examined, as to the Argumentative part, according to the Solidiry and Strength of the Reasons produced.

This Penny-Post is thus managed.

The Principal Office to which all Accompts are daily transmitted, is in great *St. Hellens* in *Bishops-Gate-Street*.

There are seven *Sorting-houses*, proper to the seven *Precincts*, into which are divided *London*, *Westminster*, and the Suburbs, situated at equal distances, for the better maintenance of mutual Correspondence.

There are about 4 or 500 *Receiving-houses* to take in Letters, where the Messengers call every hour, and convey them as directed; as also *Post-Letters*, the writing of which are much increased by this Accommodation, being carefully conveyed by them to the General Post-Office in *Lombard-street*.

There are a great Number of Clerks and poor Citizens daily employed, as Messengers to Collect, Sort, Enter, Stamp and Deliver all Letters, every Person entertained giving fifty pounds security, by Bond, for his Fidelity; and is to be subject to the Rules and Orders.

By these are convey'd Letters and Parcels, not exceeding

ceeding One Pound Weight, nor Ten Pound in Vallue, at and from all Parts, at seasonable times, viz. of the Cities of London and Westminster, Southwark, Rotherbith, Wapping, Ratcliff, Lyme-house, Stepney, Poplar, and Blackwall, and all other places within the weekly Bills of Mortality, as also to the four Towns of Hackney, Islington, South-Newington-Butts, and Lambeth, but to no other Towns, and the Letters to be left only at the Receiving-houses of those four Towns, for the said four Towns; but if brought home to their Houses, a Penny more in those Towns; nor any Letter to be deliver'd to them in the Street, but at the Receiving-houses.

They now do use *Stamps* to mark the hour of the Day on all Letters, when sent out from their Office to be deliver'd, by which all Persons are to expect there Letters within one hour (little more or less, from the time marked thereon, excepting such Letters as are to be convey'd to the Out-Towns, and Remotest parts, which will be longer) by which the cause of delay of Letters may be easily discern'd, viz. whether it be really in the Office, or their own Servants (or others) with whom Letters are left.

The Marks they make use of for this purpose, are these:



Of which the First, signifies Eight in the Morning, the Last, Four in the Afternoon, and the Middlemost, is the Letter of the chief Office in *St. Hellens*, each Office

Office having its proper Letter, and an Acknowledgment that the *Penny-Post* is paid, to prevent the giving of any thing at the Delivery.

All Persons are desired not to leave any Town-Letters after six of the Clock in the Winter, and Seven in the Summer on Saturday Nights, because the many poor Men employ'd, may have a little time to provide for their Families against the Lords-day, having no leisure all the week besides.

Upon three days at *Christmas*, two days in *Easter* and *Whitsontide*, and upon the 30th of *January* the *Penny-Post* does not go.

To the most Remote places Letters go four or five times of the day, to other places six or eight times of the day. To Inns of Court and places of business in Town, especially in Term or Parliament-time, 10 or 12 times of the day. For better information of People where the Receiving-houses are, there are great Numbers of Printed Tickers dispersed from time to time amongst the Neighbourhood, and Advertisements in the publick Intelligences, which all concern'd may take notice of, so that any body may be by the Neighbourhood immediately inform'd where a Receiving-house is. Carriers and Stage-Coach Letters are to have Two-pence inclosed to each Carrier or Coachman, because they often reject them for want of money; Hundreds of such being return'd which any inquire may have again upon notice, for they lie Alphabetically disposed of in the chief Office for that end.

On all Post-Nights due Care is taken to call for, and convey to the General Post-house in *Lombard-street* all Post-Letters, whether Foreign or Inland, left in any of the *Penny-Post* Receiving-houses, at or before Nine of the Clock at Night.

If any Post-Letters be left without Money that should

should pay beforehand, they will be returned to the Office, therefore such as send Money, are to indorse the Postage-money upon their Letters.

Such as inclose Money in Town-Letters, are to indorse the true Sum on the Outside, and to tye fast and seal up, under a plain Impression, all Parcels, which may be one way to prevent Disputes, in case any thing be lost.

FINIS.

26 OCT 69 ADVERTISEMENT.

Kind Reader, There will speedily be publisht the following Books, viz.

1. **T**HE *Amazement of future Ages, &c.* which will be presented to the World as a *New-years Gift.*

2. The third Edition of that well known, and delightful Treatise entituled *The Travails of True Godliness, &c.*

3. Several Choice and Select Discourses, by the Author of *The House of Weeping*, which will be comprised in a Book of 12 d. price.

All Three will be Sold by *John Dunton* at the *Raven* over against the *Stocks-Market.*

e
e
-
t
e
c